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# HOUSING NEEDS AND PREFERENCES: A SURVEY OF MONTANA HOUSEHOLDS

Conducted for the  
Montana Board of Housing  
Helena, Montana

by

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Missoula, Montana 59812

May 1979



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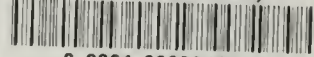
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Housing needs and preferences : a survey



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## INTRODUCTION

This report presents the results of an extensive survey of Montana households to determine their current housing situations and the extent of their housing needs and preferences. Funded by the Montana Board of Housing, the project was intended primarily to obtain the kinds of information that would assist the Board in its planning for the 1979-1981 biennium. However, the survey also generated considerable information of interest not only to the general public but especially to those segments of the community that are concerned about housing in Montana.

The report has been divided into several chapters, covering such topics as the demographic characteristics of Montana households, the current housing situation among those households, housing needs and preferences in general and among households looking for other housing, and the housing needs of those households which might qualify for assistance programs of the Montana Board of Housing. Discussions of the methodology and the survey sample are included in the appendixes, along with copies of the survey instruments.

The Bureau of Business and Economic Research would like to extend special thanks to the Montana Board of Housing and its chairman, William A. Groff, for its funding and sponsorship of this project and would also like to thank the members of its staff -- Lyle E. Olson, Administrator; Linda Forrey; and Kraig K. Kushar -- for their assistance during the conduct of the project.





## HIGHLIGHTS OF THE SURVEY

### Characteristics of Montana Households

.....Montana households averaged 2.94 persons each in 1978, compared to 3.10 reported in the *1970 Census*.

.....Most Montana households are conventional husband-wife types, but approximately one-third are either one person households or are headed by single persons.

.....Almost one-third of the respondent households had lived in their current communities five years or less; most had moved from other places in Montana.

.....Twenty-two percent of the households are headed by women, and 38 percent of the total are headed by persons under thirty-five years of age.

.....The estimated median (middle) income of respondent households was \$15,800 in 1978.

### Current Housing in Montana

.....Most Montanans own their own home; 69 percent of the survey participants were either buying their own home or already owned it free and clear.

.....Seventy-two percent of the survey respondents lived in single family dwellings; 15 percent lived in duplexes, apartments, and other multiunit complexes; and 12 percent occupied mobile homes.

.....Approximately one-third of the single family houses in Montana have been constructed since 1960; 59 percent of the multiunit dwellings in the state have been built since then; and about 97 percent of the mobile homes were constructed after 1960.

.....The estimated median rent in Montana at the end of 1978 was \$165 to \$170 per month. Most renters in rural areas occupy single family dwellings; most renters in urban areas reside in multifamily units.

.....The estimated median house (mortgage) payment at the end of 1978 was between \$210 and \$220 per month. Thirty-two percent of respondents buying their homes paid more than \$300 per month.

### Housing Needs and Preferences

.....As of January 1979, an estimated 23,000 Montana households felt a need for different housing in 1979 and had looked for other housing during the latter half of 1978.

.....Among the households looking for other living accommodations, 67 percent were headed by persons thirty-four years of age or younger; 23 percent were multiperson households headed by single persons.

.....Three-fourths of the households looking for other housing reported incomes of less than \$20,000.

.....Most Montanans are happy with their current living conditions: 91 percent of the survey participants rated their present neighborhoods as "excellent" or "good"; 88 percent described their current housing as excellent or good.

.....Respondents' answers to questions about housing preferences brought no surprises. Montanans overwhelmingly prefer single family dwellings with two or three bedrooms, and they would rather buy than rent.

.....Households with incomes below \$10,000 in 1978 were more likely to choose duplexes and apartments, and to choose renting over buying, than were other survey participants.

.....Households headed by retired persons showed a greater interest in apartments than did other respondents; but, like the others, they were less favorably inclined toward condominiums and mobile homes.

.....Fifty-two percent of the survey participants looking for other housing said their maximum rent or mortgage payment needed to be \$250 or less per month; 27 percent gave amounts between \$250 and \$400; 10 percent put themselves in the \$400 to \$500 bracket; and 11 percent said they could pay more than \$500. These figures do not include utilities, taxes or insurance, or related items

.....Residents of the larger urban counties were willing and/or able to make higher rent or housing payments than were people living in the smaller counties.

.....Significant proportions of the households looking for other housing consider condominiums and mobile homes to be acceptable housing alternatives.

.....Of the estimated 23,000 established households seeking different housing in 1979, approximately 19,700 had incomes of less than \$20,000 in 1978.

.....Two-thirds of all households with incomes below \$20,000 and looking for other housing were located in the seven largest counties: Cascade, Flathead, Gallatin, Lewis and Clark, Missoula, Silver Bow, and Yellowstone.

.....As of January 1979, an estimated 15,200 Montana households eligible for home financing under Montana Board of Housing programs wanted to purchase homes during 1979.

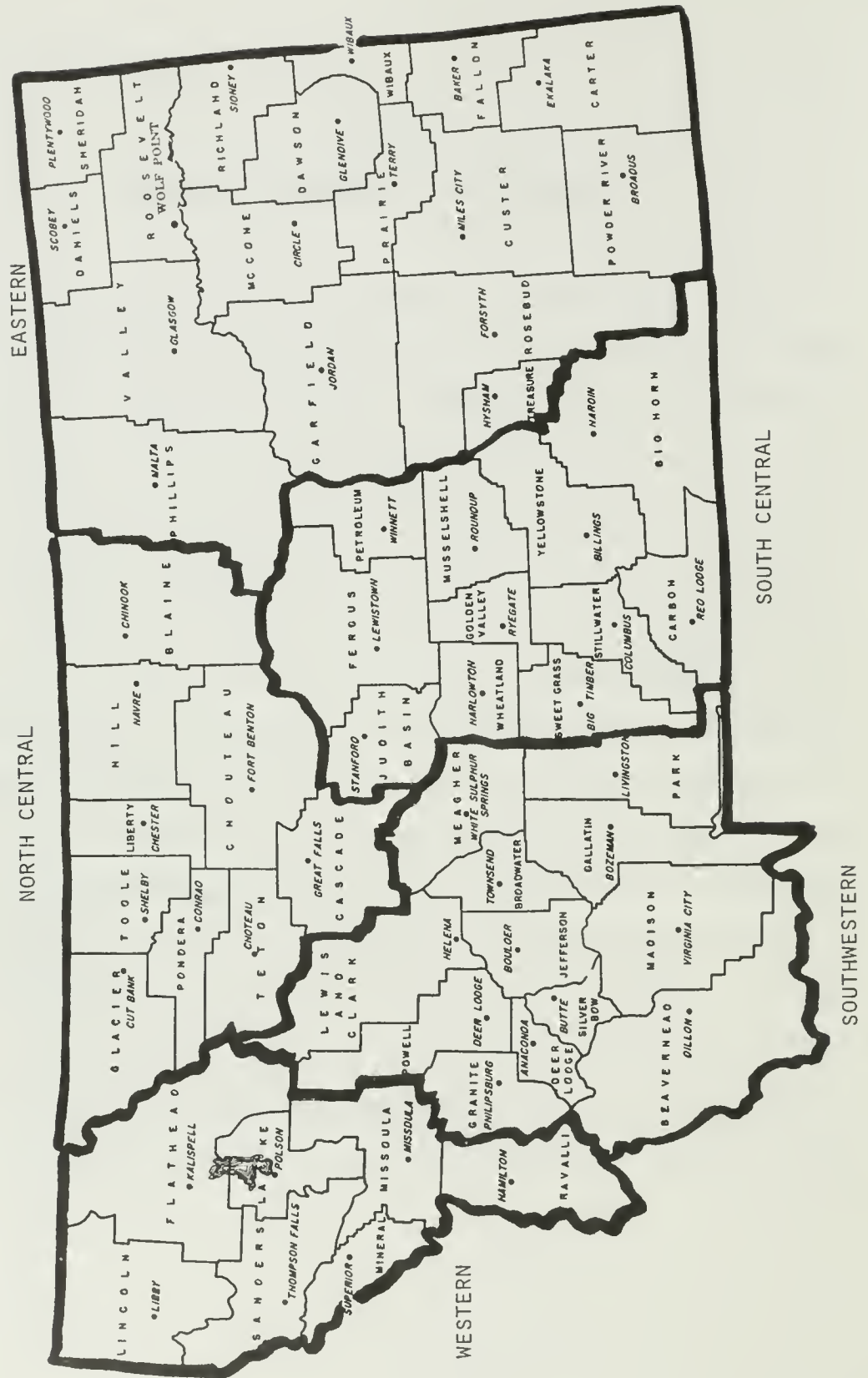


## CHAPTER I

### CHARACTERISTICS OF MONTANA HOUSEHOLDS

This section discusses the characteristics of Montana households that participated in the survey, as well as some of the characteristics of the heads of those households. Geographic breakdowns in this and other sections of the report have been restricted to the largest counties and broad regions because of sample size limitations, which are discussed in Appendix A. The seven counties for which detailed information is provided are those that had estimated populations over 30,000 in 1977: Cascade, Flathead, Gallatin, Lewis and Clark, Missoula, Silver Bow, and Yellowstone counties. These are also the predominantly urban counties in the state, and contain the cities of Great Falls, Kalispell, Bozeman, Helena, Missoula, Butte, and Billings within their borders. The remaining forty-nine counties all had estimated populations under 20,000 in 1977; they have been grouped together in an "All Other Counties" category. In addition, the counties have also been grouped into five broad regions, which are detailed in figure 1.1 in this section. These specific regions were used because they encompass the twelve multicounty districts established by the State for the administration of State programs.

Figure 1.1  
Broad Geographic Regions





## Household Size

Montana households responding in the survey ranged in size from one person households to households with as many as eleven persons. The majority, however, had three or fewer persons; average household size overall was 2.94 persons (table 1.1).

Much has been said about increased numbers of households in the United States since 1970 and the companion decreases in household size. The housing survey data suggest that Montana has not escaped this trend. According to U.S. Bureau of the Census estimates, the number of households in Montana increased 20 percent between 1970 and 1977; average household size in the state was reported at 3.10 persons in 1970, compared to the survey estimate of 2.94 for 1978.

Significant differences exist among the seven largest counties in the state in terms of household size. In Cascade (Great Falls) and Flathead (Kalispell) counties, the majority of the households surveyed had from two to four persons, with an average household size of 3.21 persons or more. More than half the households in Lewis and Clark (Helena), Missoula, and Yellowstone (Billings) counties, on the other hand, had only one or two persons and average household size was 2.70 or below. Silver Bow County (Butte) in contrast, is somewhat unique -- the most common sizes of households involved one, three, or five persons.

The smaller forty-nine counties, as a whole, followed the statewide distribution quite closely, with the majority of households having three or fewer persons and an average of 3.05 persons per household.

Table 1.1  
Household Size, by Residence  
(In Percentages)

	<u>Average Household Size<sup>a</sup></u>	<u>Number of Persons in Household</u>						<u>Total</u>	<u>Number of Respondents</u>
		<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6 or More</u>		
All respondent households	2.94	19	29	19	16	10	7	100	1,262
Residence, by county size <sup>b</sup>									
Seven largest counties	2.86	20	29	19	17	10	6	100	742
Cascade	3.24	14	24	20	23	12	8	100	132
Flathead	3.21	14	26	21	21	9	10	100	58
Gallatin	2.94	11	33	30	10	10	6	100	90
Lewis and Clark	2.61	24	35	13	16	9	2	100	85
Missoula	2.70	23	32	17	18	5	6	100	119
Silver Bow	3.04	25	15	23	12	19	7	100	75
Yellowstone	2.58	27	31	14	16	7	4	100	183
All other counties	3.05	17	30	19	15	11	9	100	520
Residence, by broad geographic area									
Eastern region	3.23	15	28	17	18	7	14	100	163
North central region	3.18	15	26	21	17	13	8	100	211
South central region	2.68	24	32	14	17	9	4	100	251
Southwestern region	2.89	20	28	21	12	15	5	100	330
Western region	2.87	19	30	20	19	6	7	100	307

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>Average number of persons in household.

<sup>b</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.

Differences among the five broad geographic regions are also worth noting. The majority of households in the strongly rural eastern and north central regions had from two to four persons, averaging 3.23 and 3.18 persons respectively. In the south central region, the majority of households had one or two persons, and in the southwestern and western regions, from one to three persons. In all regions except the eastern region, average household size among the surveyed households was below that recorded in the 1970 census.

#### Type of Household

The surveyed households were classified into household types based, first, on size -- one person households versus households of two or more people. The multiperson households were further classified by the type of household head -- husband-wife households, in which either husband or wife is considered the head, and those with an unmarried male or female head.

Not unexpectedly, the more conventional husband-wife households predominate in the state. Over two-thirds of the surveyed households in the state were husband-wife households, with about 18 percent being one person households (table 1.2). The rest were multiperson households having an unmarried male or female head, 4 percent and 9 percent respectively.

Husband-wife households were the majority in each of the seven largest counties as well. Nevertheless, the differences among the seven counties are somewhat significant. For example, Cascade, Flathead, and Gallatin (Bozeman) counties had the highest proportions of husband-wife households and the lowest proportion of one person households, in contrast

Table 1.2

## Type of Household, by Residence

(In Percentages)

	Households with Two or More Persons				One Person Household	Total	Number of Respondents
	----- Husband- Wife	Single		----- Single Female Head			
		Male Head	Female Head				
All respondent households	69	4		9	18	100	1,262
Residence, by county size <sup>a</sup>							
Seven largest counties	66	5		9	20	100	742
Cascade	77	5		6	13	100	132
Flathead	78	0		10	12	100	58
Gallatin	74	8		7	11	100	90
Lewis and Clark	54	6		18	22	100	85
Missoula	56	8		13	23	100	119
Silver Bow	65	1		9	24	100	75
Yellowstone	65	3		6	26	100	183
All other counties	72	4		8	16	100	520
Residence, by broad geographic area							
Eastern region	72	4		9	15	100	163
North central region	75	3		7	15	100	211
South central region	67	4		6	23	100	251
Southwestern region	66	5		11	19	100	330
Western region	67	5		9	18	100	307

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.

to the other four counties which had the lowest proportions of husband-wife households and highest proportions of one person households. Lewis and Clark and Missoula had higher proportions of households headed by unmarried women.

As was the case with household size, the forty-nine smaller counties, as a whole, matched the statewide distribution -- over 70 percent were husband-wife households. Among the five regions, the patterns were also similar to the statewide distribution, and, while there are differences among the regions, these differences are not statistically significant.

#### Length of Residence in Current Community

Statewide, the majority (55 percent) of the households surveyed had not changed communities in over ten years. At the same time, however, almost one-third were "relative newcomers" who had lived in their current communities five years or less; 8 percent were "recent movers" who had lived in their communities less than a year (table 1.3).

The forty-nine smaller counties, as a whole, do not differ significantly from the state overall, nor do the five broad regions. There are, however, some significant differences among the seven largest counties. The most striking differences appeared among Gallatin County households -- only 28 percent had resided in their communities over ten years, while 56 percent had moved to their current communities within the last five years. In Lewis and Clark and Missoula counties, less than half (45 percent) had resided in their communities over ten years, while well over a third (41 and 38 percent, respectively) were relative newcomers (five years or less). Each of these counties is a growing area and the

Table 1.3  
Length of Residence in Current Community, by Residence

(In Percentages)					
	<u>Less than 1 Year</u>	<u>1 to 5 Years</u>	<u>6 to 10 Years</u>	<u>Over 10 Years</u>	<u>Total</u>
All respondent households	8	24	14	55	100
Residence, by county size <sup>a</sup>					1,260
Seven largest counties	9	27	14	50	100
Cascade	9	27	12	52	100
Flathead	5	24	16	55	100
Gallatin	17	39	17	28	100
Lewis and Clark	8	33	13	45	100
Missoula	9	29	16	45	100
Silver Bow	3	16	8	73	100
Yellowstone	8	23	14	55	100
All other counties	6	19	14	61	100
Residence, by broad geographic area					
Eastern region	7	19	10	63	100
North central region	6	22	11	60	100
South central region	8	23	13	56	100
Southwestern region	8	26	14	51	100
Western region	8	25	18	49	100
					163
					210
					251
					329
					307

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.

site of activities which create considerable population movement; Gallatin and Missoula counties are the locations of the two state universities, and Helena in Lewis and Clark County is the state capital. In Silver Bow County, on the other hand, over 70 percent had not changed communities in over ten years. Silver Bow County has been losing population over the past ten years and apparently has attracted few new residents.

To some, the overall experience of the major counties may conjure up visions of lots of people migrating into Montana the last few years. However, additional survey data on residence suggest that most of the activity or movement has involved Montana households changing residences within the state rather than households moving in from outside Montana. Tables 1.4 and 1.5 look specifically at the residences five years ago among survey participants in the larger counties and the five regions, respectively.

Earlier, for example, it was noted that 56 percent of Gallatin County respondent households had resided outside their current communities five years earlier. The data in table 1.4, however, indicate that only 25 percent of Gallatin County households lived outside Montana five years ago. Other relative newcomers had come from within the state. Yet, Gallatin still had the highest percentage of households moving in from out of state, while Flathead and Silver Bow had the smallest percentages. These latter two counties also recorded the highest percentages of households living in the same county five years ago.

Table 1.4  
Residence of Montana Households Five Years Ago, by Size of County  
(In Percentages)

	----- Montana ----- Same County      Different County		Out of State	Total	Number of Respondents
Seven largest counties	74	8	18	100	726
Cascade	70	8	23	100	132
Flathead	79	14	7	100	57
Gallatin	53	22	25	100	85
Lewis and Clark	61	18	21	100	84
Missoula	66	14	20	100	116
Silver Bow	84	8	8	100	73
Yellowstone	72	12	16	100	179
All other counties	83	6	11	100	510

Notes: The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each. Percentage detail may not add to the totals due to rounding.



Table 1.5  
Residence of Montana Households Five Years Ago, by Broad Geographic Region  
(In Percentages)

	----- Montana ----- Same Region      Different Region	Out of State	Total	Number of Respondents
Eastern region	80	4	16	100
North central region	78	5	16	100
South central region	75	10	15	100
Southwestern region	74	10	16	100
Western region	79	7	13	100

Note: Percentage detail may not add to the totals due to rounding.

Among the five regions there are no significant differences -- between 13 and 16 percent of each region's households lived outside Montana five years ago, while no less than 74 percent lived in the same region.

#### Characteristics of Household Heads

An earlier section of this report discussed the various types of households in the state. Most of these, it was noted, were the conventional husband-wife households. There were also significant numbers of one person households, as well as other multiperson households headed by an unmarried man or woman. In this survey, each household was asked to designate the individual considered by its members to be the head of the household. In most instances, those designations followed traditional patterns -- that is, among husband-wife households, the husband was usually (but not always) considered the head of the household. The following demographic information, therefore, pertains to that individual in each household who was considered by the household members to be the head.

Sex of Household Heads. As table 1.6 indicates, the vast majority of the households surveyed were headed by males. Statewide, about 78 percent were headed by men, while 22 percent were headed by women. Among the seven largest counties, there are some statistically significant differences. At the highest extreme is Cascade County, where 87 percent of the households were headed by men. Part of this can probably be attributed to the influence of households headed by persons (mostly men) stationed at Malmstrom Air Force Base. At the lower end are Lewis and Clark and Silver Bow counties,

Table 1.6

## Sex of Household Heads, by Residence

(In Percentages)

	<u>Male Head</u>	<u>Female Head</u>	<u>Total</u>	<u>Number of Respondents</u>
All respondent households	78	22	100	1,262
Residence, by county size <sup>a</sup>				
Seven largest counties	77	23	100	742
Cascade	87	13	100	132
Flathead	79	21	100	58
Gallatin	81	19	100	90
Lewis and Clark	66	34	100	85
Missoula	74	26	100	119
Silver Bow	69	31	100	75
Yellowstone	74	26	100	183
All other counties	79	21	100	520
Residence, by broad geographic area				
Eastern region	77	23	100	163
North central region	85	15	100	211
South central region	76	24	100	251
Southwestern region	72	28	100	330
Western region	79	21	100	307

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.

in which 66 percent and 69 percent of the households were headed by men. The other four counties, as well as the forty-nine smaller counties as a whole, fell in between.

Among the regions, the differences are significant though not extreme. The north central region, in which Cascade County is located, had the highest proportion of male heads (85 percent). However, while these differences among the various counties and regions are statistically significant, there are no real surprises -- most households are headed by men.

Age of Household Heads. Statewide, about 38 percent of the households surveyed were headed by persons under thirty-five years of age, while over 60 percent were headed by persons thirty-five and older (table 1.7). However, compared to the state as a whole, all the seven largest counties except Silver Bow had higher proportions of household heads in the under thirty-five age group: from a low of 40 percent in Yellowstone County to a high of 54 percent in Missoula County. This can probably be explained largely by the greater employment and education opportunities that attract younger persons to such predominantly urban areas. In contrast, among the smaller counties as a whole, only 30 percent of the households were headed by younger persons (under age thirty-five).

The five regions had generally similar distributions with relatively fewer household heads under thirty-five years of age. The western region, probably because of the influence of Missoula County, was highest with 41 percent.

Table 1.7

## Age of Household Heads, by Residence

(In Percentages)

	18 to 24 Years	25 to 34 Years	35 to 44 Years	45 to 64 Years	65 Years and Over	Total	Number of Respondents
All respondent households	11	27	18	29	15	100	1,259
Residence, by county size <sup>a</sup>							
Seven largest counties	15	29	18	26	13	100	740
Cascade	14	32	20	25	9	100	132
Flathead	9	34	19	26	12	100	58
Gallatin	13	33	19	22	12	100	90
Lewis and Clark	15	27	19	25	13	100	84
Missoula	23	31	15	20	10	100	118
Silver Bow	8	27	17	37	11	100	75
Yellowstone	15	25	16	26	17	100	183
All other counties	6	24	18	33	19	100	519
Residence, by broad geographic area							
Eastern region	7	25	20	32	17	100	163
North central region	12	28	20	27	13	100	211
South central region	12	25	16	28	18	100	251
Southwestern region	11	28	17	30	14	100	329
Western region	13	28	17	27	14	100	305

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.

Education of Household Heads. Household heads responding in this survey tended to be relatively well educated, having completed at least a high school education, and significant segments reported at least some college. Statewide, 37 percent of the household heads had completed high school, 22 percent had completed some college, and 24 percent had earned college degrees (table 1.8).

Among the seven largest counties, it was not surprising that Gallatin and Missoula reported the highest levels of education among household heads; 47 percent and 31 percent, respectively, reported having college degrees and 60 percent or more had either completed some college or had earned a degree. Flathead was next highest -- 36 percent had completed some college and an additional 19 percent had college degrees. However, compared to the other large counties, Flathead also had the largest proportion of household heads who had not finished high school. In the other four counties, the largest proportions of household heads fell in the "high school graduate" category.

Differences between the seven counties and the other smaller counties were evident. The latter group reported significantly lower formal education levels -- 23 percent had not finished high school, 39 percent were high school graduates, and about 39 percent either had some college or had graduated from college.

Among the regions, the patterns are relatively similar (in each case, the high school graduates are the largest single group), yet the differences are statistically significant. The southwestern and western regions, in which Gallatin and Missoula counties are located, along with the south

Table 1.8

Formal Education of Household Heads, by Residence  
(In Percentage)

	<u>Some High School or Less</u>	<u>High School Graduate</u>	<u>Some College</u>	<u>College Graduate</u>	<u>Total</u>	<u>Number of Respondents</u>
All respondents	18	37	22	24	100	1,251
Residence, by county size <sup>a</sup>						
Seven largest counties	14	35	23	28	100	736
Cascade	10	46	22	22	100	132
Flathead	22	22	36	19	100	58
Gallatin	15	20	18	47	100	89
Lewis and Clark	8	45	13	34	100	83
Missoula	13	27	29	31	100	118
Silver Bow	17	45	15	23	100	75
Yellowstone	16	36	24	24	100	181
All other counties	23	39	21	18	100	515
Residence, by broad geographic area						
Eastern region	19	41	23	17	100	162
North central region	18	43	19	21	100	210
South central region	16	38	23	23	100	247
Southwestern region	16	36	17	31	100	327
Western region	21	30	27	22	100	305

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.

central region, reported the highest proportions of household heads with some college or with college degrees.

Estimates of median school years completed provide another measure of education among household heads surveyed. The median is, in effect, the halfway point in a distribution -- thus, half the household heads were above that point (had completed more years of school) and half were below. The median figures presented here should be used carefully because they are based on grouped or summarized data and are less accurate than medians based on ungrouped data. Nevertheless, they do serve to reinforce the earlier observations.

Among household heads statewide, the median was 12.9 years of school (table 1.9). The seven largest counties, overall, only slightly exceeded that median, while the forty-nine smaller counties, overall, were slightly below. Gallatin and Missoula were highest among the seven counties with 15.5 years and 14.1 years respectively. Next highest was Flathead with 13.4 years. Silver Bow was lowest with 12.7 years. Among the five regions the differences were minimal, with the median ranging from 12.8 to 13.0 years.

#### Incomes of Montana Households in 1978

Montana households participating in the survey were asked about their total household income (from all sources and before taxes and other deductions) in 1978. Only about 8 percent of the households refused to answer or gave incomplete information.

Of those responding, the largest segments of the statewide sample (about 48 percent of the households) reported incomes between \$15,000 and \$35,000 in 1978, while less than 10 percent had incomes over \$35,000.



Table 1.9  
Estimated Median School Years Completed by Household Heads  
by Residence

	Median Years Completed <u>(Estimated)</u>
All respondents	12.9
Residence, by county size <sup>a</sup>	
Seven largest counties	13.1
Cascade	12.9
Flathead	13.4
Gallatin	15.5
Lewis and Clark	12.9
Missoula	14.1
Silver Bow	12.7
Yellowstone	12.9
All other counties	12.7
Residence, by broad geographic area	
Eastern region	12.8
North central region	12.8
South central region	12.9
Southwestern region	13.0
Western region	13.0

Note: These medians have been estimated using grouped or summarized data rather than actual ungrouped numbers of years and, therefore, are less accurate than medians derived from ungrouped data.

<sup>a</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.

The remaining 44 percent reported incomes below \$15,000 in 1978 (table 1.10).

Among the seven largest counties there were some noticeable differences in the distributions of household incomes. Cascade, Flathead, and Lewis and Clark counties, for example, had greater proportions of their households (40 to 45 percent) in the upper income categories (above \$20,000), compared to the other large counties. Missoula County had the largest proportion of households with incomes of \$5,000 or less. This undoubtedly is due to the relatively large student population in the Missoula area and the fact that students tend to occupy the lower income categories. This was also apparent, though to a lesser extent, among Gallatin County households.

The differences among all seven counties are not highly significant statistically. However, when individual counties with large discrepancies are compared with each other -- for example, Missoula and Cascade -- the differences become much more significant.

The distribution of incomes for the forty-nine smaller counties as a whole was almost identical to the statewide distribution. The differences between this group and the seven largest counties, individually or taken all together, are not very significant.

Table 1.11 presents estimates of median household incomes by residence. As was noted earlier for the estimates of median years of schooling, the median figures presented here should be used carefully because they are based on grouped data and are less accurate than medians derived using actual ungrouped amounts. Nevertheless, the estimated medians do provide

Table 1.10

## Incomes of Montana Households in 1978, by Residence

		(In Percentages)						Over \$35,000	Total	Number of Respondents
\$5,000 or Less	\$5,001 to \$10,000	\$10,001 to \$15,000	\$15,001 to \$20,000	\$20,001 to \$35,000						
All respondent households	10	18	16	25	23	8	100	1,163		
Residence, by county size <sup>a</sup>										
Seven largest counties	10	17	16	24	25	8	100	686		
Cascade	7	12	14	22	34	11	100	125		
Flathead	8	12	17	23	29	12	100	52		
Gallatin	9	20	22	23	18	9	100	79		
Lewis and Clark	9	15	20	16	32	8	100	80		
Missoula	14	18	22	24	14	8	100	111		
Silver Bow	12	24	9	32	22	1	100	68		
Yellowstone	11	18	11	28	24	9	100	171		
All other counties	10	19	17	25	20	8	100	477		
Residence, by broad geographic area										
Eastern region	7	22	16	22	20	13	100	148		
North central region	9	12	15	25	27	11	100	210		
South central region	10	17	13	30	21	9	100	231		
Southwestern region	11	21	17	22	24	6	100	302		
Western region	11	17	21	24	21	6	100	281		

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.

Table 1.11  
Estimated Median Incomes of Montana Households in 1978  
by Residence

	<u>Median Income (Estimated)</u>
All respondent households	\$ 15,800
Residence, by county size <sup>a</sup>	
Seven largest counties	16,100
Cascade	18,500
Flathead	17,100
Gallatin	14,900
Lewis and Clark	16,800
Missoula	14,300
Silver Bow	15,700
Yellowstone	16,700
All other counties	15,400
Residence, by broad geographic area	
Eastern region	15,600
North central region	17,400
South central region	16,400
Southwestern region	15,300
Western region	15,200

Note: These medians have been estimated using grouped or summarized data (income groupings) rather than actual ungrouped dollar amounts and, therefore, are less accurate than medians derived from ungrouped dollar amounts.

<sup>a</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.

another measure and, again in this case, serve to reinforce the earlier observations. For example, Cascade and Flathead counties had the highest medians -- \$18,500 and \$17,100 respectively. Gallatin and Missoula, on the other hand, had the lowest (\$14,900 and \$14,300, respectively), as did the regions in which they are located. The forty-nine smaller counties, as a whole, had a median income of \$15,400 which put them slightly below the statewide median and below all the large counties except Gallatin and Missoula.

#### Relating Household Characteristics to Housing Needs

A knowledge of some of the characteristics of Montana households provides a useful background in analyzing housing needs in the state. The foregoing tables and discussion, for instance, have pointed to a population where households have been declining in size in most areas of the state; where most households are conventional husband-wife types, but where approximately one-third are either one person households or are headed by unmarried persons. They indicate that Montanans change residence frequently; almost one-third of the respondent households had lived in their communities five years or less.

Twenty-two percent of the households in Montana are headed by women, and 38 percent of the total are headed by persons under thirty-five years of age. In the seven largest urban counties, the concentration of young families and households (with heads under thirty-five) ranges from 40 to 54 percent of the total. Most household heads have at least a high school education, and the estimated median (middle) household income was \$15,800 in 1978.

This type of information serves to confirm and document observed population trends and helps to explain changing tastes in housing.

In looking at future housing needs, it is also useful to evaluate current housing conditions in the state. Chapter 2 describes physical characteristics of Montana housing and looks at current housing costs. The remaining chapters in the report deal with the stated housing needs and preferences of Montana households, including those who are likely to be eligible for loan programs through the Montana Board of Housing.

## CHAPTER 2

### CURRENT HOUSING IN MONTANA

The survey respondents were asked a number of questions concerning features of their current dwellings. These responses provide a description of current housing in Montana and are summarized in the following pages. In this section, the emphasis is more on providing objective facts about the physical characteristics of dwelling units and their cost, rather than the respondents' opinions and attitudes concerning their accommodations and their ability to afford it.

Current housing in Montana is analyzed in two ways. First, the physical characteristics and features of the living accommodations are examined, with particular attention to the type of dwelling, its ownership, the number of bedrooms, and similar items. Secondly, housing costs are analyzed for both renters and persons buying their own home. Particular attention is centered on differences in housing characteristics and costs within the state; data are presented for each of the seven largest counties, for the forty-nine smaller counties as a group, and for geographic regions of Montana.

#### Physical Characteristics of Montana Housing

The physical characteristics of housing in Montana are summarized by examining the respondents' answers to four questions:

- (1) *" . . . do you live in a single family house, an apartment, a mobile home, or what?" (B1)*

- (2) *"Are you renting your (housing), are you buying it, do you own it free and clear, or is there some other arrangement?" (B2/B3)*
- (3) *" . . . When was the housing structure or building originally built -- in what year?" (B10)*
- (4) *"How many of these rooms are bedrooms?" (B13a)*

Even though many other attributes are excluded, these four questions, taken together, provide a good overall picture of the current housing stock in Montana.

Housing by Type. The first step in describing the living accommodations of Montanans is to broadly categorize dwelling units as single family houses, multiunit dwellings (apartments, duplexes, or other multiunit dwellings), or mobile homes. Table 2.1 presents a summary of these responses. Statewide, about 72 percent of the respondents lived in single family dwellings, a category which includes ranch or farm houses. The *1970 Census of Housing* reported that 74 percent of the occupied housing units in Montana as of April 1970 were single family houses, thus adding confidence to this estimate. Apartments, duplexes, and other multiunit dwellings housed about 15 percent of the respondents, and 12 percent reported living in mobile homes. The remaining 1 percent consisted of persons living in group quarters, such as college dormitories or military barracks.

The survey data suggest a significant difference in the type of housing between the seven largest counties and the remaining forty-nine counties. As shown in table 2.1, about 81 percent of the respondent households in the less populated counties lived in single family dwellings, as compared with only 66 percent in the seven urban counties. On the other



Table 2.1

## Type of Current Housing, by Residence

(In Percentages)

	<u>Single Family House</u>	<u>Multifamily Dwelling</u>	<u>Mobile Home</u>	<u>Other</u>	<u>Total</u>	<u>Number of Respondents</u>
All respondent households	72	15	12	1	100	1,262
Residence, by county size						
Seven largest counties <sup>a</sup>	66	21	12	0	100	742
Cascade	67	24	8	1	100	132
Flathead	78	5	17	0	100	58
Gallatin	61	24	14	0	100	90
Lewis and Clark	55	23	20	1	100	85
Missoula	58	27	15	0	100	119
Silver Bow	85	7	8	0	100	75
Yellowstone	68	23	9	1	100	183
All other counties <sup>a</sup>	81	7	12	0	100	520
Residence, by broad geographic area						
Eastern region	80	10	10	0	100	163
North central region	71	18	10	0	100	211
South central region	72	18	10	1	100	251
Southwestern region	71	16	13	0	100	330
Western region	72	13	15	0	100	307

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.

hand, apartments are more common in urban areas; about 21 percent of the respondents in the seven largest counties lived in multiple family dwellings while the figure for the other counties was only 7 percent. About 12 percent of the respondents in both county groups reported that they lived in a mobile home.

Housing patterns vary little among the individual counties and geographic areas. As shown in table 2.1, only Silver Bow County differed significantly from the other urban counties; single family dwellings accounted for a larger share of the dwellings (85 percent), while there were correspondingly fewer apartments and mobile homes. Flathead County also reported unusually few apartments (5 percent), but the small number of observations suggests that this figure should be interpreted with caution. Among the geographic regions, the east showed a greater concentration of single family dwellings. This may simply reflect the rural character of the area; there are no counties with large populations in the eastern region.

In summary, Montana is dominated by the traditional single family dwelling; this type of housing outnumbers all other forms by almost three to one. Apartments and mobile homes, taken together, accounted for about 27 percent of the state's dwelling units. The housing pattern is remarkably similar throughout Montana. The only variation is a tendency toward more single family dwellings in rural areas with a corresponding tendency toward more multiple family dwellings in the populated counties. Interestingly, the proportion of mobile homes is about the same in all areas of Montana, suggesting that this type of housing is adaptable to both rural and urban settings.

Housing Ownership. Tabulation of the survey responses indicates that more than two-thirds of Montanans live in their own home; more precisely, about 69 percent of the respondents said they were either buying their own home or already owned it free and clear. In 1970, 66 percent of the households sampled told the census takers that they either owned or were buying their own residences. As shown in table 2.2, about 37 percent of the survey respondents said they were buying their home while another 32 percent owned it free and clear. Approximately 28 percent of the respondents indicated they were living in rented housing. Finally, about 3 percent of the respondents said they did not own their current dwelling but they paid no rent; this category includes young persons living in an apartment in their parents' home, hired hands on farms and ranches who receive room and board as part of their pay, and other households with similar arrangements.

Turning to the various counties, the survey data indicate that renting is more common in the seven largest counties than in the rural areas, while home ownership is more prevalent in the forty-nine remaining counties than in the urban areas. Approximately 32 percent of the respondents in the seven largest counties were renting their home, while the figure for the forty-nine other counties was 21 percent. In the largest counties, homeowners account for 66 percent of the total (with 41 percent currently buying their home and 25 percent owning it free and clear) as compared to 74 percent in the smaller counties (31 percent buying and 43 percent owning free and clear).

There are no differences, for all practical purposes, between geographic regions in the percentage of owners and renters. Among homeowners, however,

Table 2.2

## Ownership Status of Current Housing, by Residence

(In Percentages)

	Ownership Status -----				Total	Number of Respondents
	<u>Buying</u>	<u>Own Free and Clear</u>	<u>Renting</u>	<u>Pay No Rent</u>		
All respondent households	37	32	28	3	100	1,259
Residence, by county size						
Seven largest counties <sup>a</sup>	41	25	32	2	100	741
Cascade	48	15	34	3	100	132
Flathead	48	31	16	5	100	58
Gallatin	38	26	34	2	100	90
Lewis and Clark	34	29	35	1	100	85
Missoula	41	23	35	1	100	119
Silver Bow	38	36	22	4	100	74
Yellowstone	41	23	34	2	100	183
All other counties <sup>a</sup>	31	43	21	4	100	518
Residence, by broad geographic area						
Eastern region	27	42	27	4	100	163
North central region	45	23	29	3	100	211
South central region	37	30	31	2	100	251
Southwestern region	34	34	28	3	100	329
Western region	41	33	24	2	100	305

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.

the north central region has proportionately more households buying their homes, while the eastern region has more who already own their home free and clear.

Most variations in housing ownership probably reflect the tendency for single family dwellings (including mobile homes) to be owner occupied while multiple family dwellings are usually rented. For example, the greater percentage of renters in the seven largest counties correlates with the earlier finding that apartments are relatively more common in these same counties. Similarly, as shown in table 2.2, the low percentages for renters in Flathead and Silver Bow counties may be due to the preponderance of single family houses in these counties.

In summary, most Montanans are homeowners. About 69 percent are either buying their home or already own it free and clear. Variations in this figure among counties (in the population size categories) and among geographic regions may be attributed to corresponding differences in housing type (e.g., single family house, apartment, etc.).

Housing Age. Even though many respondents did not know the exact year their dwelling was constructed, most were able to guess the approximate period. The tabulation of these responses, presented in table 2.3, reveals that approximately 30 percent of the housing units in Montana were constructed after 1970, while another 17 percent were built during the 1960s. Therefore, almost one-half (47 percent) of the housing units in Montana are less than twenty years old. At the other end of the spectrum, about 27 percent of the respondents said they were living in housing constructed in 1939 or earlier, making their accommodations at least forty years old.

Table 2.3  
Year Current Housing Was Built, by Residence

		(In Percentages)					<u>Total</u>	<u>Number of Respondents</u>
		<u>1970- 1978</u>	<u>1960- 1970</u>	<u>1950- 1959</u>	<u>1940- 1949</u>	<u>1939 or earlier</u>		
All respondent households		30	17	16	10	27	100	1,202
Residence, by county size								
Seven largest counties <sup>a</sup>		33	18	16	9	23	100	702
Cascade		29	23	24	8	17	100	126
Flathead		38	18	14	20	11	100	56
Gallatin		38	18	10	11	24	100	84
Lewis and Clark		45	17	7	4	27	100	82
Missoula		35	17	14	13	21	100	111
Silver Bow		11	7	14	9	59	100	70
Yellowstone		33	20	23	10	15	100	173
All other counties <sup>a</sup>		25	16	15	10	33	100	500
Residence, by broad geographic area								
Eastern region		22	18	19	11	30	100	156
North central region		27	21	20	12	21	100	199
South central region		30	18	22	10	21	100	239
Southwestern region		29	15	12	8	37	100	314
Western region		34	19	13	11	23	100	294

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.

There are few differences in the age distributions of the dwelling units between the largest and smallest counties and the geographic areas. A noteworthy exception is Silver Bow County, where survey participants reported that 59 percent of the dwellings were built in 1939 or earlier, as compared to a statewide figure of 27 percent. Also, there is a tendency toward newer dwelling units in the seven largest counties, with a corresponding trend toward older housing in the forty-nine remaining counties. For example, about 23 percent of the respondents in the seven largest counties indicated their dwelling was constructed in 1939 or earlier, as compared to 33 percent in the forty-nine smaller counties.

Rather than differences among counties (by population size) or geographic regions, most variations in the age distribution of housing are among single family houses, multiple family dwellings, and mobile homes. As shown in table 2.4, multiple family dwellings and mobile homes tend, on the average, to be newer than single family homes. In fact, almost three-fourths (71 percent) of the mobile homes were built since 1970, and almost all of them (97 percent) were constructed during the 1960s or 1970s. Approximately 37 percent of multiple family dwellings were built since 1970, and 59 percent were constructed after 1960. In comparison, only 21 percent of the single family houses were built since 1970 and just over one-third (36 percent) since 1960. In short, a disproportionate share of the housing built since 1960, and especially since 1970, consisted of either mobile homes or multiple family dwellings. The construction of single family homes has not kept pace with the



Table 2.4  
Type of Current Housing, by Year Structure Was Built  
(In Percentages)

	Year Built					Total	<i>Number of Respondents</i>
	1970- 1978	1960- 1969	1950- 1959	1940- 1949	1939 or Earlier		
All respondent households	30	17	16	10	27	100	1,202
Type of housing							
Single family house	21	15	19	12	33	100	878
Duplex, apartment, and other multifamily dwelling	37	22	13	8	20	100	172
Mobile home	71	27	3	0	0	100	149
Other	0	0	66	0	33	100	3

Note: Percentage detail may not add to the totals due to rounding.



alternative forms of housing. The tendency toward more multiple family dwellings and mobile homes may be due to the changing age structure of the population (more young families) combined with the rising costs of homeownership.

In summary, even though the state totals indicate a sizable portion of new dwelling units in Montana (47 percent were built since 1960), a disproportionate share of these are multiple family dwellings or mobile homes. Approximately 27 percent of the respondent households indicated that they lived in housing built in 1939 or earlier, and most of these older dwellings are single family houses.

Dwelling Unit Size. The respondents were asked two questions about the size of their dwelling unit: the total number of rooms in the unit, and the number of bedrooms. The responses to either question could be used to analyze dwelling size. The responses about the number of bedrooms was chosen because it may be more easily conceptualized. That is, most persons can more easily visualize a two bedroom apartment or a three bedroom house than a five room apartment or a nine room house. But, just to be on the safe side, the responses concerning the number of rooms were also analyzed, and none of the following conclusions were changed.

Most dwelling units in Montana contain two or three bedrooms. As shown in the tabulation presented in table 2.5, about 37 percent of the respondent households lived in a two bedroom dwelling unit, while an additional 35 percent had three bedrooms; taken together, these two categories accounted for approximately 72 percent of the total. At the

Table 2.5  
Number of Bedrooms in Dwelling Units, by Type of Housing  
(In Percentages)

	Number of Bedrooms						<u>Total</u>	<i>Number of Respondents</i>
	<u>One</u>	<u>Two</u>	<u>Three</u>	<u>Four</u>	<u>Five</u>	<u>Six or More</u>		
All respondent households	10	37	35	14	4	1	100	1,254
Type of housing								
Single family house	6	31	38	18	5	1	100	914
Duplex, apartment, and other multifamily dwelling	34	53	12	2	0	0	100	188
Mobile home	3	52	43	1	1	0	100	152

Note: Percentage detail may not add to the totals due to rounding.

two extremes, about 10 percent of the dwelling units had only one bedroom while only 1 percent had six or more.

Multiple family dwellings have the least number of bedrooms; the figures in table 2.5 show that about 34 percent had only one bedroom, approximately 53 percent had two bedrooms, and 14 percent contained three bedrooms or more. Most respondents occupying single family houses reported having two or three bedrooms -- as opposed to one or two bedrooms for apartment dwellers. Approximately 31 percent of the single family houses had two bedrooms, about 38 percent had three bedrooms, roughly 18 percent had four bedrooms, and 6 percent had five bedrooms or more. Mobile homes tend to resemble single family houses more than multiple family dwellings because most contain two or three bedrooms; only 3 percent had one bedrooms and 2 percent had four bedrooms or more.

The figures for the number of bedrooms understate the advantages of single family homes over multiple family dwellings and mobile homes. Analysis of the total number of rooms in the respondent's dwelling unit (which are not shown here in the interest of brevity), suggest that single family homes are much larger than either apartments or mobile homes. This helps to explain the continued preference of families for the single family house as opposed to other forms of housing.

In summary, most dwelling units in Montana contain two or three bedrooms. Both single family houses and mobile homes contain, on the average, more bedrooms than do apartments. But, with a few exceptions, the largest mobile homes have only three bedrooms; a single family house would be required if four bedrooms or more are needed.

### Housing Costs in Montana

The cost of housing will be analyzed in two ways. First, the total monthly house (mortgage) payment or rent paid by respondent households will be examined. Persons owning their own home free and clear, even if they make monthly payments for insurance, special improvement districts (SIDs), and the like, are excluded. This approach makes no allowance for differences in the size or other characteristics of the dwelling units which may lead to unequal payments. Instead, it simply measures the level of housing payments made by respondent households. The second approach, however, accounts for differences between dwelling units, and analyzes housing payments and rent for standardized dwelling units.

#### Items Included in Monthly Housing (Mortgage) Payments and Rent.

The respondents were asked their total monthly housing (mortgage) payment or rent. They were then queried about the items included in this payment. For example, some rental fees include utilities, while others do not, and persons buying their home may pay their fire and hazard insurance premiums along with the mortgage payment. No attempt was made to adjust the monthly payments to account for differences in included items. While most persons do know the items included in their monthly figure, many were unable to accurately estimate their amounts. For example, few people could be expected to know the fire insurance component of their monthly housing payment. But, in order to gauge the magnitude of this problem, tables 2.6 and 2.7 present the percentage of respondents who have certain items included in their monthly payment.

Table 2.6  
 Items Included in Monthly Rental Payment  
 (In Percentages)

<u>Item</u>	<u>Pay for It Separately</u>	<u>Included in Payment</u>	<u>Total</u>	<u>Number of Respondents</u>
Electricity	73	27	100	331
Natural gas	61	39	100	261
Oil, coal, wood, etc.	68	32	100	53
Water	22	78	100	330
Garbage collection	13	87	100	301

Note: Excludes respondent households not using the item.

Table 2.7  
Items Included in Monthly Housing (Mortgage) Payment  
(In Percentages)

<u>Item</u>	<u>Pay for It Separately</u>	<u>Included in Payment</u>	<u>Total</u>	<u>Number of Respondents</u>
Real estate taxes	46	54	100	415
Insurance	42	58	100	416
Special improvement district (SID)	87 <sup>a</sup>	13	100	410

<sup>a</sup> Includes respondents without special improvement district payments.

Looking first at renters, the respondents indicated a significant variation in the items included in their monthly payment. Most reported that they paid separately for electricity, natural gas, and other forms of energy. But, a sizable minority -- varying from 27 percent for electricity to 39 percent for natural gas -- had these items included in their rent. There was more unanimity for the remaining items; about 78 percent of the renters indicated that they did not pay separately for water, and approximately 87 percent had garbage collection included in their monthly payment. It should be noted that the figures in table 2.6 exclude the respondents not using the item. For example, the 261 responses to the question concerning natural gas include only those respondent households using this form of energy.

Turning next to the respondents currently buying their home, approximately 54 percent said that real estate taxes were included in their monthly payment, while 46 percent paid them separately. Approximately 58 percent paid the insurance premium along with their monthly payment and 42 percent made other arrangements. Only 13 percent of the respondent households said that special improvement district (SID) obligations were included in their monthly payment; the remaining 87 percent either were not paying for a special improvement district or paid for them separately.

In summary, the responses concerning monthly housing payments and rent must be viewed with caution because of differences in the items included. In view of this problem, the following analysis will utilize only broad payment categories in order to reduce the possibility of error.

Monthly Rental Payments. Based on the answers of the respondent households, about 17 percent of the renters had monthly payments of \$99 or less; about 54 percent paid between \$100 and \$199 per month, approximately 26 percent between \$200 and \$299 per month, and 4 percent paid more than \$300 per month. Stated differently, the estimated median (one-half above and one-half below) rental payment in Montana was about \$165 to \$170 per month.

The survey data suggest that, on the average, respondents in the seven largest counties paid higher rents than those living in the forty-nine remaining counties. As shown in table 2.8, the distribution of monthly payments for the larger counties is tilted more toward the upper end of the spectrum than for the forty-nine remaining counties. For example, only 63 percent of the respondents in the large counties paid less than \$200 per month, as compared to 87 percent in the forty-nine remaining counties. Stated differently, and keeping in mind that the payments are not strictly comparable, the estimated median rent in the seven largest counties was about \$175 to \$185 per month, while the corresponding figure in the forty-nine remaining counties was \$130 to \$140 per month.

Rent payments for individual counties are not shown because there are not enough responses for reliable analysis. Even though figures are presented for the geographic regions of Montana, they must be interpreted with caution because of the few observations. The rent distributions for these geographic areas are not statistically different from the statewide figures.



Table 2.8

## Monthly Rental Payment, by Residence

(In Percentages)

	Less than \$100	\$100 to \$199	\$200 to \$299	\$300 or More	Total	<i>Number of Respondents</i>
All respondent households	17	54	26	4	100	331
Residence, by county size <sup>a</sup>						
Seven largest counties <sup>b</sup>	11	52	33	4	100	230
All other counties	30	57	10	5	100	101
Residence, by broad geographic area						
Eastern region	26	53	18	3	100	38
North central region	10	62	28	0	100	60
South central region	15	47	31	7	100	74
Southwestern region	20	46	31	3	100	90
Western region	14	64	17	6	100	69

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.<sup>b</sup>Cascade, Flathead, Gallatin, Lewis and Clark, Missoula, Silver Bow, and Yellowstone counties.

Monthly Housing (Mortgage) Payments. The estimated median payment for respondents buying their home was between \$210 and \$220 per month, almost \$50 per month greater than the estimated median rent. Looking closer at the distribution of housing payments, approximately 41 percent paid less than \$200 per month, while about 32 percent paid more than \$300 per month. Although the figures are not shown in table 2.9, about 15 percent said they paid more than \$400 per month, and 6 percent had monthly payments in excess of \$500.

As was the case with rent, the survey data point to higher housing payments in the seven largest counties than in the forty-nine remaining counties; about 37 percent of the respondents in the large counties reported paying more than \$300 per month, as compared to only 22 percent in the other counties. Looking at the very high payments, which are not shown, approximately 18 percent of the respondents in the seven largest counties said they paid more than \$400 a month, as opposed to only 10 percent in the remaining counties. At the low end of the scale, only 33 percent of the home buyers in the largest counties paid less than \$200 per month, while the corresponding figure in the remaining counties was 57 percent. Interestingly, there is relatively little difference between the population size categories in the estimated median housing payment, about \$235 to \$245 per month in the large counties and \$220 to \$230 per month in the other counties; the distribution is tilted toward higher payments in the seven largest counties because they contain proportionately more respondents with very high monthly payments (\$400 or more). In other words, there were few respondents in the smaller counties reporting large payments.

Table 2.9

## Monthly Payment of Households Buying Their Home, by Residence

(In Percentages)

	<u>Less than \$100</u>	<u>\$100 to \$199</u>	<u>\$200 to \$299</u>	<u>\$300 or More</u>	<u>Total</u>	<i>Number of Respondents</i>
All respondent households	4	37	28	32	100	424
Residence, by county size <sup>a</sup>						
Seven largest counties <sup>b</sup>	3	30	31	37	100	281
All other counties	7	50	22	22	100	143
Residence, by broad geographic area						
Eastern region	3	46	25	26	100	39
North central region	9	32	31	27	100	85
South central region	1	30	24	44	100	83
Southwestern region	4	36	29	32	100	104
Western region	3	42	27	28	100	113

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.<sup>b</sup>Cascade, Flathead, Gallatin, Lewis and Clark, Missoula, Silver Bow, and Yellowstone counties.

As with rental payments, there were insufficient data to present the responses for the individual counties. The figures for the regions must be interpreted with caution for the same reason.

Rent and Housing (Mortgage) Payments for Comparable Dwellings. As shown previously, respondents in the seven largest counties had, on the average, greater rent and housing (mortgage) payments than those living in the forty-nine smaller counties. But, because comparable dwelling units were not examined, it could not be concluded that housing is more expensive in the large counties. This section investigates further the differences in housing costs by looking at rents and housing (mortgage) payments for dwelling units with the same number of bedrooms. Because most of the variations in housing costs were between population size categories (the seven largest versus the forty-nine smaller counties), data for the five regions are not presented.

Monthly rent payments for one, two, and three bedroom dwelling units in the seven largest and the forty-nine smaller counties are presented in table 2.10. Notice that the distributions of rental payments in the seven largest counties appear to be tilted more toward the higher figures than in the remaining forty-nine counties. For example, looking at two bedroom dwelling units, about 20 percent of the respondents in the seven largest counties said they paid less than \$150 per month, as compared to about 46 percent in the forty-nine remaining counties. However, an analysis of the data indicates that the rent distributions for one and three bedroom units are not statistically different at the 0.05 level (one chance in twenty of being wrong). These distributions

Table 2.10  
Monthly Rent Paid for Dwelling Units, by Number of Bedrooms and Residence

(In Percentages)

Monthly Rent	----- One Bedroom Units -----			----- Two Bedroom Units -----			----- Three Bedroom Units -----		
	Seven Largest Counties	All Other Counties	All Respondent Households	Seven Largest Counties	All Other Counties	All Respondent Households	Seven Largest Counties	All Other Counties	All Respondent Households
0 to \$ 49	1	5	2	1	2	1	0	8	3
\$ 50 to \$ 99	16	36	21	7	17	10	9	19	14
\$100 to \$149	35	41	36	12	27	16	16	23	19
\$150 to \$199	39	14	33	31	37	33	22	35	28
\$200 to \$249	9	0	7	23	5	18	25	8	17
\$250 to \$299	0	5	1	22	10	19	13	0	7
\$300 or more	0	0	0	3	2	3	15	8	12
Total	100	100	100	100	100	100	100	100	100
<i>Number of respondents</i>	69	22	91	122	41	163	32	26	58

Notes: The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each. Percentage detail may not add to the totals due to rounding.

are different at the 0.10 level of significance (one chance in ten of being wrong). For two bedroom apartments, the statistical analysis reveals that the rent distributions for the two population size groups are different from the statewide average.

The housing (mortgage) payments for respondents buying their own home are shown in table 2.11. Data are presented for two, three, and four bedroom dwelling units. As with monthly rent, housing (mortgage) payments in the larger counties appear to be more concentrated at the upper end of the scale. But, only the distributions for three bedroom dwelling units are statistically different from the statewide figures at the 0.05 level of significance; for four bedroom dwelling units, the difference is statistically significant at the 0.10 level, while the distributions for two bedroom dwelling units are not different from that for Montana at an acceptable level of statistical significance.

To further complicate the picture, simply holding constant the number of bedrooms does not insure comparability of dwelling units. As shown in table 2.12, there is a sizable difference in the composition of rental housing between the seven largest counties and the forty-nine remaining counties. Apartments, duplexes, and other multifamily dwellings account for about 57 percent of the rental units in the seven largest counties, but only 27 percent in the forty-nine remaining counties. On the other hand, single family houses were the most common form of rental unit in the forty-nine remaining counties; they accounted for 70 percent of the total, as compared to 33 percent in the seven largest counties. In other words, the "typical" rental unit in the seven largest counties is

Table 2.11  
Monthly Payment of Households Buying Their Home, by Number of Bedrooms and Residence

(In Percentages)

Monthly Rent	One Bedroom Units			Two Bedroom Units			Three Bedroom Units		
	Seven Largest Counties	All Other Counties	All Respondent Households	Seven Largest Counties	All Other Counties	All Respondent Households	Seven Largest Counties	All Other Counties	All Respondent Households
0 to \$ 49	0	0	0	0	2	1	0	3	1
\$ 50 to \$ 99	2	9	4	2	6	3	0	0	0
\$100 to \$149	34	49	40	13	23	16	7	23	13
\$150 to \$199	20	17	18	13	26	17	5	23	11
\$200 to \$249	23	11	20	17	14	16	30	6	21
\$250 to \$299	5	3	4	12	12	12	9	13	10
\$300 to \$399	8	6	7	23	14	20	25	16	22
\$400 to \$499	5	3	4	16	2	11	14	3	10
\$500 or more	3	3	3	5	2	4	11	13	11
Total	100	100	100	100	100	100	100	100	100
<i>Number of respondents</i>	64	35	99	132	65	197	57	31	88

Notes: The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each. Percentage detail may not add to the totals due to rounding.

Table 2.12  
Type of Housing, by Ownership Status and Residence  
(In Percentages)

<u>Type of Housing</u>	----- Renters -----		-- Buying Own Home --	
	Seven Largest Counties	All Other Counties	Seven Largest Counties	All Other Counties
Single family house	33	70	85	81
Duplex, apartment, and other multifamily dwelling	57	27	1	0
Mobile home	9	4	14	19
Other	1	0	0	0
Total	100	100	100	100
<i>Number of respondents</i>	252	131	306	162

Notes: The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each. Percentage detail may not add to the totals due to rounding.



more likely to be an apartment, duplex, or other multiple family dwelling, but in the forty-nine remaining counties, the typical rental unit is likely to be a single family house.

There is less variation in housing type for persons buying their own home. About 85 percent of the respondents in the seven largest counties who were buying their own home said they were buying a single family house, while the corresponding figure in the forty-nine remaining counties was 81 percent.

What do all these numbers mean? Simply put, even though there is some evidence supporting the claim, it cannot be concluded that there are differences in housing costs for comparable dwellings between the seven largest and the forty-nine smaller counties. There are variations in the composition of rental housing; there are relatively few multiple family housing complexes in the forty-nine smaller counties. In addition, even though the composition problem is less severe for respondents currently purchasing their home (most are buying single family housing), there may be differences in the items included in the housing (mortgage) payment. For example, there may be fewer special improvement districts in rural areas, which may reduce the payments reported by respondents living in the forty-nine smaller counties. Finally, many other factors are omitted from this analysis which could have a significant impact on housing (mortgage) costs. For example, changes in borrowing costs, unequal lot sizes, and the precise location of the dwelling may all lead to differences in housing (mortgage) payments.

### Substandard Housing

Federal and local housing agencies have defined substandard housing as including units that lacked some or all plumbing facilities for exclusive use and those that had all plumbing facilities but met each of the following criteria: (1) the unit lacked central heat; (2) the number of persons per room exceeded 1.01; (3) the head of household completed less than five years of school; (4) the unit was a multiunit structure; and (5) the rent or value was below a specified cutoff. In other words, if a housing unit lacks hot and cold piped water, a flush toilet, or a bathtub or shower inside the structure for the exclusive use of the occupants of the unit, it is classed as substandard. Housing units with complete plumbing could also be designated as substandard if all of the five criteria were met; that is, the unit lacked central heat, and the number of persons per room exceeded 1.01, and the head of household completed less than five years of school, and so on.

In order to examine substandard housing in Montana, the 1,262 valid responses to the survey were examined using the aforementioned definition. The search uncovered twelve units with incomplete plumbing. But, none of the remaining units (which had complete plumbing) met all five of the other criteria. Therefore, a strict application of the definition would conclude that about 1 percent ( $12 \div 1,262 = .0095$ ) of the housing units in Montana are substandard.

The 1 percent figure for dwellings lacking complete plumbing should be interpreted with extreme caution. In 1970, about 8 percent of the occupied housing units in the state were reported by the *Census of Housing*

to lack complete plumbing facilities for the exclusive use of the household. The telephone survey probably underestimates the extent of substandard housing in Montana. In the first place, the survey was conducted between November 1978 and January 1979, which was one of the coldest winters ever experienced in Montana. Persons living in units without adequate heat may simply have left for the winter and would not be included in the sample. Further, dilapidated housing units are less likely to have telephones.



## CHAPTER 3

### HOUSING NEEDS AND PREFERENCES: ALL MONTANA HOUSEHOLDS

The primary purpose of the housing survey was to learn as much as possible about the housing needs and preferences of Montanans. Thus, a large part of the interview was devoted to questioning respondents about how they felt about their present housing and the neighborhoods in which they live, their need (if any) for different housing, their housing preferences, and their ability to pay for housing. The results of those questions are presented in the following section.

Readers are cautioned that data in this section may be less reliable than the responses about current housing conditions presented in Chapter 2. That section reports on the current housing accommodations of Montanans; such conditions are generally easily described. The following pages, on the other hand, report what people said about their future intentions with respect to housing. What people say they will do sometimes varies from what they actually do. Nevertheless, the information is believed to be as accurate as modern survey techniques can make it, and it is presented with considerable confidence.

#### The Need for Different Living Accommodations

Montanans who participated in the statewide housing survey were asked whether they had made any effort to look for other housing within the past six months (that is, during the latter half of 1978). Fifteen percent

of the respondents said they had (table 3.1). In answer to a further question as to whether they had thought about looking for other housing during the past six months, another 19 percent said they had considered it, but had not actually looked for other accommodations.

Households in the seven largest counties were much more likely to have been looking or considering looking for other housing than those in the smaller counties; the combined percentages were 40 percent in the larger counties and just 27 percent in the others. There were no statistically significant differences among various regions of the state.

Table 3.2 translates the percentages from table 3.1 into rough estimates of the number of Montana households that may have been looking for other housing or considering such a search between July and December 1978. The calculations suggest that, based on survey respondents' statements, approximately 41,000 households had looked for other housing during the last half of 1979, and another 52,000 to 53,000 had thought about or considered looking for another place to live.

Fifty-five percent of the respondents who were looking for other housing said they needed it in 1979 (table 3.3). That translates into an estimated 22,830 households statewide. Among those who said they were thinking of looking for housing, 30 percent said they needed to move in 1979; that equates to 15,750 households.

Readers are cautioned that these numbers are only approximations and that the estimates may be less accurate for the smaller areas than for the state as a whole. Furthermore, they are based upon what people said and may not represent what they actually do.

Table 3.1

## Housing Status of Respondents, by Residence

(In Percentages)

	Looking for Other Housing <sup>a</sup>	Thinking of Looking for <sup>b</sup> Other Housing	Not Looking for Other Housing	Total	Number of Respondents
All respondent households	15	19	66	100	1,262
Residence, by county size <sup>c</sup>					
Seven largest counties	18	22	60	100	742
Cascade	15	26	59	100	132
Flathead	19	26	55	100	58
Gallatin	17	21	62	100	90
Lewis and Clark	21	19	60	100	85
Missoula	24	19	57	100	119
Silver Bow	12	16	72	100	75
Yellowstone	18	23	59	100	183
All other counties	11	16	73	100	520
Residence, by broad geographic area					
Eastern region	15	19	66	100	163
North central region	14	24	62	100	211
South central region	15	19	66	100	251
Southwestern region	14	19	67	100	330
Western region	17	17	66	100	307

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.<sup>c</sup> The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 each.

Table 3.2

Estimated Number of Households in Montana, by "Looking" Status and Residence  
January 1979

	Looking for Other Housing <sup>a</sup>	Thinking of Looking for Other Housing <sup>b</sup>	Not Looking for Other Housing	Total
All households	41,220	52,690	179,090	273,000
Residence, by county size <sup>c</sup>				
Seven largest counties	26,650	31,960	88,660	147,270
Cascade	4,560	7,740	17,700	30,000
Flathead	3,120	4,250	9,030	16,400
Gallatin	2,270	2,870	8,460	13,600
Lewis and Clark	2,880	2,560	8,160	13,600
Missoula	6,000	4,540	14,030	24,570
Silver Bow	1,630	2,180	9,790	13,600
Yellowstone	6,210	8,340	20,950	35,500
All other counties	13,830	20,120	91,780	125,730
Residence, by broad geographic area				
Eastern region	5,430	6,750	23,320	35,500
North central region	7,480	13,430	33,690	54,600
South central region	8,030	10,430	36,140	54,600
Southwestern region	9,300	12,310	43,890	65,500
Western region	10,860	10,430	41,510	62,800

Note: Estimated number of households computed from unrounded percentages and rounded to the nearest ten. Detail may not add to totals due to rounding.

<sup>a</sup>Households who had looked for other housing during the latter half of 1978.

<sup>b</sup>Households who had thought about looking for other housing during the latter half of 1978.

<sup>c</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.



Table 3.3

Estimated Number of Households Looking for Other Housing,  
or Thinking of Looking for Other Housing,  
by Year Housing is Needed  
January 1979

	-- Looking for Other Housing <sup>a</sup> --		Thinking of Looking for Other Housing <sup>b</sup>	
	<u>Number</u>	<u>Percentage of Total</u>	<u>Number</u>	<u>Percentage of Total</u>
All households	41,220	100	52,690	100
1979	22,830	55	15,750	30
1980	1,730	4	3,370	6
1981	1,240	3	2,060	4
1982	0	0	790	1
1983 or later	250	1	1,840	4
Other <sup>c</sup>	15,170	37	28,880	55

Note: Estimated number of households computed from unrounded percentages and rounded to the nearest ten. Detail may not add to the totals due to rounding.

<sup>a</sup>Households who had looked for other housing during the latter half of 1978.

<sup>b</sup>Households who had thought about looking for other housing during the latter half of 1978.

<sup>c</sup>No specified time.

Readers should also be aware that these figures do not constitute a measure of the current housing market in Montana. The figures in tables 3.2 and 3.3 do not take into account new household formations which will occur during 1979 or later, nor do they consider housing needs which will be created by migration into the state.

Table 3.3 does indicate that, based on the statements of survey respondents in December 1978 and January 1979, some 23,000 established households in Montana felt a need for different housing in 1979 and had done some looking during the previous six months, while another 15,750 households who had not yet looked also felt a need for different accommodations in 1979. These figures include both prospective buyers and prospective renters.

When asked why they were looking for other housing, respondents gave various reasons: a desire to own their own home; the need for a larger unit; a wish to change neighborhoods; the desire for a better quality home; a need for less expensive housing; reasons related to employment; and various others.

One further comment on the estimates of households seeking different accommodations: at the time of the survey, mortgage funds were in reasonably good supply in most areas in Montana. Since January 1979, mortgage funds have become more scarce, and people's evaluations of their housing needs or their ability to change accommodations, especially to buy housing, may have changed.

### Characteristics of Households Looking for Other Housing

Chapter 1 of this report described the characteristics of the Montana households who participated in the survey. Tables 3.4 through 3.7 in this section describe respondent households by "looking" status. They are presented here in order to provide a profile of households looking for other housing. The data contain few surprises, but they do reflect the changing population age structure and the different lifestyles of the late 1970s.

Most respondent households consisted of four or fewer persons regardless of whether they were looking for other housing (table 3.4). No significant statistical differences occurred among respondents classified by "looking" status.

Households looking for different housing, on the other hand, tended to have younger heads than other groups (table 3.5). Sixty-seven percent of those who said they were looking for other housing and 45 percent of those who had thought about looking were headed by persons thirty-four years of age or younger, compared to only 30 percent in that age bracket among the nonlookers.

The conventional husband-wife household was underrepresented among the households in the market for other housing. They made up only 63 percent of the "looking" group, compared to 69 percent of all respondent households (table 3.6). Among those thinking of looking (but who had not actually searched), 73 percent were husband-wife families. Almost twice as many of the "looking" households were headed by single persons: 9 percent by single males, compared to 3 and 4 percent for the other groups;

Table 3.4  
Number of Persons in Respondent Households, by "Looking" Status  
(In Percentages)

	<u>Looking for Other Housing<sup>a</sup></u>	<u>Thinking of Looking for<sup>b</sup> Other Housing</u>	<u>Not Looking for Other Housing</u>	<u>All Respondent Households</u>
One person	15	15	21	19
Two persons	32	28	29	29
Three persons	21	22	17	19
Four persons	15	18	16	16
Five persons	11	11	10	10
Six persons	5	4	5	5
Seven or more persons	1	2	2	2
Total	100	100	100	100
<i>Number of respondents</i>	191	244	827	1,262

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.

<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.

Table 3.5

Age of Household Head, by "Looking" Status

(In Percentages)

	Looking for Other Housing <sup>a</sup>	Thinking of Looking for <sup>b</sup> Other Housing	Not Looking for Other Housing	All Respondent Households
18 to 24 years	23	13	8	11
25 to 34 years	44	32	22	27
35 to 44 years	12	22	18	18
45 to 64 years	16	23	34	29
65 years and over	4	10	19	15
Total	100	100	100	100
<i>Number of respondents</i>	<i>191</i>	<i>243</i>	<i>825</i>	<i>1,259</i>

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.

Table 3.6  
Type of Households, by "Looking" Status  
(In Percentages)

	<u>Looking for Other Housing<sup>a</sup></u>	<u>Thinking of Looking for<sup>b</sup> Other Housing</u>	<u>Not Looking for Other Housing</u>	<u>All Respondent Households</u>
Households with two or more persons	63	73	69	69
Single male head	9	3	4	4
Single female head	14	9	8	9
One person household	14	15	20	18
Total	100	100	100	100
<i>Number of respondents</i>	191	244	827	1,262

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.

<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.

and 14 percent by single females, compared to 8 and 9 percent for other households. Altogether, 23 percent of the households looking for different accommodations reported single heads, compared to 12 percent for each of the other groups. On the other hand, fewer one person households wanted to change living accommodations. They made up 14 percent of the looking group, 15 percent of those thinking of looking, and 20 percent of the group not looking for other housing.

Among the households who wanted to move, 45 percent had lived in their current communities five years or less (table 3.7). Among those not looking for other housing, 59 percent had been in their current communities ten years or more.

On the average, lookers had lower incomes than nonlookers (table 3.8). One-third of the households looking for other housing reported incomes of less than \$10,000 in 1978; three-fourths said they had incomes of less than \$20,000. Among all respondent households, 69 percent reported incomes below \$20,000. It is not surprising that households looking for housing are more likely to be in the lower income group, given the younger age of household heads and the larger percentage of single heads.

#### How Respondents Evaluated Their Present Neighborhoods and Housing

Most respondents were happy with their current living conditions. When asked to rate their present neighborhoods as a place to live, 91 percent said "excellent" or "good." Only 9 percent said "fair" or "poor" (table 3.9).

The degree of satisfaction was reflected in the respondents' current housing status. Persons who said they were looking for other housing were

Table 3.7  
Length of Time Respondent Households Had Lived  
in Current Place of Residence, by "Looking" Status  
(In Percentages)

	<u>Looking for Other Housing<sup>a</sup></u>	<u>Thinking of Looking for<sup>b</sup> Other Housing</u>	<u>Not Looking for Other Housing</u>	<u>All Respondent Households</u>
Less than one year	12	10	6	8
One to five years	33	23	22	24
Six to ten years	14	17	13	14
Over ten years	41	50	59	54
Total	100	100	100	100
<i>Number of respondents</i>	191	243	826	1,260

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.

<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.



Table 3.8

Incomes of Respondent Households in 1978, by "Looking" Status

(In Percentages)

	<u>Looking for Other Housing<sup>a</sup></u>	<u>Thinking of Looking for<sup>b</sup> Other Housing</u>	<u>Not Looking for Other Housing</u>	<u>All Respondent Households</u>
\$ 5,000 or less	11	6	11	10
\$ 5,001 to 10,000	22	16	18	18
\$10,001 to 15,000	20	15	16	16
\$15,001 to 20,000	23	27	24	25
\$20,001 to 35,000	19	27	23	23
Over \$35,000	6	9	9	8
Total	100	100	100	100
<i>Number of respondents</i>	180	233	759	1,172

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.

Table 3.9  
 Respondents' Evaluations of Their Present Neighborhoods  
 As a Place to Live, by "Looking" Status  
 (In Percentages)

<u>"Looking" Status</u>	<u>Excellent</u>	<u>Good</u>	<u>Fair</u>	<u>Poor</u>	<u>Total</u>	<u>Number of Respondents</u>
All respondent households	50	41	8	1	100	1,258
Those looking for other housing <sup>a</sup>	34	40	19	6	100	191
Those thinking of looking for other housing <sup>b</sup>	43	45	9	2	100	244
Those not looking for other housing	55	40	5	-- <sup>c</sup>	100	823

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.

<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.

<sup>c</sup> Less than 0.6 percent.

the least content with their present neighborhoods. Three-fourths categorized them as "excellent" or "good," but the other one-fourth described their surroundings as "fair" or "poor." Among persons not presently looking for other housing, a whopping 95 percent regarded their neighborhoods as "excellent" or "good," with just 5 percent rating them as "fair" and no one using the term "poor." Those thinking of looking for other housing fell in the middle in terms of satisfaction with their present neighborhoods.

In general, Montanans in all parts of the state agreed that their neighborhoods were either good or excellent (table 3.10). Residents of the smaller counties seemed most pleased with their surroundings and were more likely to describe them as excellent. Among people living in the larger counties, those in Gallatin seemed most happy with their neighborhoods and those in Silver Bow and Lewis and Clark least satisfied.

In addition to rating their neighborhoods, respondents were asked to identify characteristics of their surroundings which bothered them. Then they were asked whether the conditions they mentioned were so objectionable they would like to move (table 3.11). Overall, the proportion of respondents who indicated that the various problems were serious enough to make them want to move was very small; no more than 3 percent of all respondents found any condition unbearable. Among those looking for other housing, however, the proportions ranged up to 10 percent. Street conditions (need for repair, noise, streets sometimes impassable, and heavy traffic), trash and litter in the streets or on other properties, and neighborhood crime were the most frequently cited conditions. Once

Table 3.10  
 Respondents' Evaluations of Their Present Neighborhoods as a Place to Live  
 by Residence

(In Percentages)					
	<u>Excellent</u>	<u>Good</u>	<u>Fair</u>	<u>Poor</u>	<u>Total</u>
All respondent households	50	41	8	1	100
					1,258
Residence, by county size <sup>a</sup>					
Seven largest counties	47	42	9	2	100
Cascade	47	43	8	2	100
Flathead	60	28	7	5	100
Gallatin	57	37	6	0	100
Lewis and Clark	41	44	14	1	100
Missoula	40	50	8	2	100
Silver Bow	42	43	11	4 <sub>b</sub>	100
Yellowstone	46	43	10	--	100
All other counties	54	38	6	1	100
					518
Residence, by broad geographic area					
Eastern region	52	37	10	1	100
North central region	46	45	8	1 <sub>b</sub>	100
South central region	48	42	9	-- <sub>b</sub>	100
Southwestern region	50	40	8	2	100
Western region	52	40	6	2	100
					306

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.

<sup>b</sup>Less than 0.6 percent.

Table 3.11

Percentage of Respondents Describing Specified Neighborhood Conditions  
as So Objectionable They Would Like to Move  
by "Looking" Status

<u>Condition</u>	<u>Looking for Other Housing<sup>a</sup></u>	<u>Thinking of Looking for<sup>b</sup> Other Housing</u>	<u>Not Looking for Other Housing</u>	<u>All Respondent Households</u>
Heavy traffic	8	6	1	3
Streets need repair	10	4	1	3
Roads sometimes impassable	9	4	1	3
Street noise	9	4	-- <sup>c</sup>	2
Poor street lighting	5	3	1	2
Neighborhood crime	8	4	-- <sup>c</sup>	2
Trash and litter	10	4	1	2
Rundown housing	5	3	-- <sup>c</sup>	2
Odors, smoke, or gas	6	3	1	2
Commercial or industrial activities	5	1	-- <sup>c</sup>	1
Abandoned building	3	0	0	-- <sup>c</sup>
<i>Number of respondents</i>	<i>191</i>	<i>244</i>	<i>823</i>	<i>1,258</i>

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.

<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.

<sup>c</sup> Less than 0.6 percent.

again, those not looking for other housing displayed considerable satisfaction with their present neighborhoods.

When asked to evaluate their own housing, significant differences again developed between the ratings of respondents looking for other accommodations and those not looking. Whereas 92 percent of those not looking described their present housing as "excellent" or "good," only 74 percent of those looking for other housing indicated that degree of satisfaction (table 3.12). The differences in attitudes between the two groups was especially striking in the "excellent" category -- 48 versus 26 percent, respectively -- and in the proportion saying "fair" or "poor" -- 8 as compared to 26 percent. Among those looking for different housing, as many households described their present accommodations as "fair" or "poor" as described them as "excellent."

Place of residence appeared to have little to do with how respondents evaluated their housing (table 3.13). Differences in ratings between residents of the seven largest counties and the forty-nine smaller counties were not statistically significant, nor were the differences among the seven major counties. Among the five geographic regions, the only significant differences occurred between the south central and eastern regions, with residents of the south central region (which includes Yellowstone County and Billings) evidencing greater satisfaction with their housing arrangements.

Heating problems and cost of housing were the major reasons lookers were unhappy with their current accommodations. Poor insulation, inadequate heat, the need for storm windows, and the fact that their housing was too

Table 3.12

Respondents' Evaluations of Their Current Housing  
by "Looking" Status

(In Percentages)

<u>"Looking" Status</u>	<u>(In Percentages)</u>				<u>Total</u>	<u>Number of Respondents</u>
	<u>Excellent</u>	<u>Good</u>	<u>Fair</u>	<u>Poor</u>		
All respondent households	42	46	11	1	100	1,262
Those looking for other housing <sup>a</sup>	26	48	21	5	100	191
Those thinking of looking for other housing <sup>b</sup>	36	52	13	0	100	244
Those not looking for other housing	48	44	8	-- <sup>c</sup>	100	827

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.

<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.

<sup>c</sup> Less than 0.6 percent.

Table 3.13  
 Respondents' Evaluations of Their Current Housing, by Residence  
 (In Percentages)

	<u>Excellent</u>	<u>Good</u>	<u>Fair</u>	<u>Poor</u>	<u>Total</u>	<u>Number of Respondents</u>
All respondent households	42	46	11	1	100	1,260
Residence, by county size <sup>a</sup>						
Seven largest counties	43	46	10	1	100	741
Cascade	37	50	11	2	100	132
Flathead	52	34	12	2	100	58
Gallatin	47	43	10	0	100	90
Lewis and Clark	41	51	8	0	100	85
Missoula	38	50	10	2	100	119
Silver Bow	36	48	15	0	100	74
Yellowstone	49	40	9	2	100	183
All other counties	41	47	11	1	100	519
Residence, by broad geographic area						
Eastern region	38	46	15	1	100	163
North central region	38	49	11	1	100	211
South central region	48	42	9	1 <sup>b</sup>	100	250
Southwestern region	41	49	10	--	100	329
Western region	43	45	11	1	100	307

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.

<sup>b</sup>Less than 0.6 percent.



expensive were the most frequently cited reasons for searching for another place to live (table 3.14). No one other housing problem was mentioned by more than 5 percent of the respondents in the other groups. There were no differences among the regions in the reasons cited as making respondents unhappy with their housing accommodations.

#### Housing Preferences of Montana Households

Respondents' answers to questions about housing preferences brought no surprises. Montanans overwhelmingly prefer single family dwellings, with two or three bedrooms, and they would rather buy than rent. (Tables 3.15 through 3.20 present the results.) Eighty-one percent of the respondents indicated a preference for single family houses, while 11 percent chose multifamily dwellings (duplexes or apartments), 1 percent chose condominiums, and 4 percent named mobile homes (table 3.15). About 2 percent named some other arrangement or didn't know. A reference back to table 2.1 indicates that only 72 percent of the respondents were living in single family houses at the time of the survey, while 15 percent were in multifamily units and condominiums and 12 percent were in mobile homes.

The preference for single family units was strongest among those either looking or thinking of looking for other housing -- 87 and 86 percent compared to 79 percent for nonlookers. Conversely, acceptance of multifamily dwellings was greatest among those not looking -- 14 percent as opposed to 7 percent for those looking or thinking of looking.

There were no significant differences as to housing preferences among respondents in the various regions, or between persons living in the seven largest counties and all other counties (table 3.16). Preferences

Table 3.14

Percentage of Respondents Describing Specified Housing Problems  
as So Objectionable They Would Like to Move  
by "Looking" Status

<u>Problem</u>	<u>Looking for Other Housing<sup>a</sup></u>	<u>Thinking of Looking for<sup>b</sup> Other Housing</u>	<u>Not Looking for Other Housing</u>	<u>All Respondent Households</u>
Poor insulation	17	5	-- <sup>c</sup>	4
Too expensive	11	5	1	3
Inadequate heat	12	3	-- <sup>c</sup>	2
Needs storm windows	10	1	0	2
Overcrowded	7	2	-- <sup>c</sup>	2
Rundown condition	7	2	1	2
Kitchen facilities not good	5	0	-- <sup>c</sup>	1
Not enough hot water	2	1	-- <sup>c</sup>	1
Toilet not working well	3	0	0	-- <sup>c</sup>
<i>Number of respondents</i>	191	244	823	1,258

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.

<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.

<sup>c</sup> Less than 0.6 percent.

Table 3.15  
Housing Structure Preferred, by "Looking" Status  
(In Percentages)

"Looking" Status	Single Family House	Multifamily		Mobile Home		Condominium	Other or Don't Know	Total	Number of Respondents
		Duplex	Other		Home				
All respondent households	81	3	8		4	1	2	100	1,246
Those looking for other housing <sup>a</sup>	87	2	5		4	2	-- <sup>c</sup>	100	188
Those thinking of looking for other housing <sup>b</sup>	86	3	4		3	2	2	100	241
Those not looking for other housing	79	4	10		4	1	3	100	817

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.

<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.

<sup>c</sup> Less than 0.6 percent.

Table 3.16  
Housing Structure Preferred, by Residence  
(In Percentages)

	Single Family House	Multifamily		Mobile		Condominium	Other or Don't Know	Total	Number of Respondents
		Duplex	Other	Home	Home				
All respondent households	81	3	8	4		1	2	100	1,246
Residence, by county size <sup>a</sup>									
Seven largest counties	80	5	8	4		1	3	100	734
Cascade	78	5	8	2		2	4	100	129
Flathead	86	2	5	5		0	2	100	58
Gallatin	87	3	3	1		2	3	100	90
Lewis and Clark	76	7	9	4		1	2	100	85
Missoula	79	7	10	3		0	1	100	119
Silver Bow	75	3	11	8		0	3	100	73
Yellowstone	81	4	6	3		2	4	100	180
All other counties	83	1	9	5		1	2	100	512
Residence, by broad geographic area									
Eastern region	82	1	8	5		1	3	100	160
North central region	78	5	8	5		1	2	100	205
South central region	81	3	8	4		1	3	100	247
Southwestern region	80	4	9	4		1 <sup>b</sup>	2	100	328
Western region	84	3	8	4		--	1	100	306

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.

<sup>b</sup>Less than 0.6 percent.

did vary considerably among respondents in the seven largest counties. The desire for single family dwellings was strongest in Flathead and Gallatin counties, while acceptance of multifamily units was significantly greater in Cascade, Lewis and Clark, Missoula, and Silver Bow. Residents of Silver Bow County were most receptive to mobile homes in planned parks.

When asked how many bedrooms they would prefer, three-fourths of the respondents designated the traditional two or three bedroom unit (table 3.17). Preference was almost equally divided between two and three bedroom accommodations, 36 percent and 38 percent. Eleven percent said one bedroom would do, and 13 percent wanted four or more.

Differences among groups by "looking" status were not statistically significant. Population size and broad geographic area, however, did affect stated preferences (table 3.18). A larger percentage of respondents in the seven largest counties than in the smaller counties were content with one bedroom units (13 percent versus 8 percent), while 17 percent of the residents in the smaller counties wanted four bedrooms or more and only 12 percent in the larger counties wanted that many. Among the regions, more eastern and north central residents wanted four bedrooms or more.

Eighty percent of the survey participants preferred to buy rather than rent. This consensus held among all groups, whether looking for other housing or not, among geographic areas, and between the seven largest counties and the rest of the state (tables 3.19 and 3.20). Responses in two of the large counties varied from the norm: Flathead

Table 3.17  
Number of Bedrooms Needed, by "Looking" Status  
(In Percentages)

<u>"Looking" Status</u>	<u>Number of Bedrooms</u>					<u>Total</u>	<u>Number of Respondents</u>
	<u>One</u>	<u>Two</u>	<u>Three</u>	<u>Four</u>	<u>Five</u>	<u>Six or More</u>	
All respondent households	11	36	38	12	1	-- <sup>c</sup>	1,252
Those looking for other housing <sup>a</sup>	9	34	41	14	2	0	191
Those thinking of looking for other housing <sup>b</sup>	8	32	43	14	2	1	243
Those not looking for other housing	13	38	36	12	1	-- <sup>c</sup>	818

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.

<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.

<sup>c</sup> Less than 0.6 percent.

Table 3.18

Number of Bedrooms Needed, by Residence

(In Percentages)

	Number of Bedrooms						Total	Number of Respondents
	One	Two	Three	Four	Five	Six or More		
All respondent households	11	36	38	12	1	-- <sup>a</sup>	100	1,250
Residence, by county size <sup>b</sup>								
Seven largest counties	13	35	38	11	1	-- <sup>a</sup>	100	738
Cascade	9	33	39	15	2	0	100	131
Flathead	16	34	36	12	0	2	100	58
Gallatin	9	40	38	11	1	1	100	90
Lewis and Clark	16	36	36	9	1	0	100	85
Missoula	17	34	36	11	2	0	100	119
Silver Bow	11	39	39	10	0	1	100	74
Yellowstone	16	32	41	10	1	0	100	181
All other counties	8	38	38	14	2	1	100	512
Residence, by broad geographic area								
Eastern region	5	38	41	14	2	1	100	160
North central region	9	38	36	15	2	1	100	209
South central region	14	31	42	12	1	0	100	247
Southwestern region	12	38	37	12	1	1	100	329
Western region	13	37	37	11	2	1	100	305

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>Less than 0.6 percent.

<sup>b</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.

Table 3.19  
 Respondents' Preferences for Renting or Buying Housing Accommodations  
 by "Looking" Status

<u>"Looking" Status</u>	(In Percentages)			<u>Total</u>	<u>Number of Respondents</u>
	<u>Rent</u>	<u>Buy</u>	<u>Other or Don't Know</u>		
All respondent households	17	80	2	100	1,250
Those looking for other housing <sup>a</sup>	20	80	0	100	190
Those thinking of looking for other housing <sup>b</sup>	15	84	1	100	242
Those not looking for other housing	18	79	3	100	818

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.

<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.



Table 3.20

## Respondents' Preferences for Renting or Buying Housing Accommodations, by Residence

(In Percentages)					<i>Number of Respondents</i>
	<u>Rent</u>	<u>Buy</u>	<u>Other or Don't Know</u>	<u>Total</u>	
All respondent households	17	80	2	100	1,250
Residence, by county size <sup>a</sup>					
Seven largest counties	17	81	2	100	737
Cascade	17	82	1	100	132
Flathead	7	93	0	100	57
Gallatin	13	84	2	100	90
Lewis and Clark	15	84	1	100	85
Missoula	23	76	2	100	119
Silver Bow	19	80	1	100	73
Yellowstone	19	79	2	100	181
All other counties	18	79	3	100	513
Residence, by broad geographic area					
Eastern region	17	80	3	100	161
North central region	18	81	1	100	210
South central region	19	78	3	100	249
Southwestern region	17	80	2	100	327
Western region	16	82	2	100	303

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.

County respondents were overwhelmingly pro-home ownership (93 percent), while almost one-quarter of Missoula residents said they preferred renting.

When asked their reasons for preferring to rent or buy, 41 percent of the potential renters and 61 percent of those who wanted to buy gave an explanation related to economics (table 3.21). Those who said "prefer to rent" generally believed that renting was cheaper. Their responses included such statements as: can't afford to buy; too expensive to buy; monthly rent is less than a monthly mortgage payment; don't have enough money for a down payment; and, taxes are too high.

Forty-six percent of those who said they preferred to buy cited investment-related reasons such as building up equity. Another 15 percent gave other economic reasons; some believed that renting is a "waste of money," or that it is cheaper to own, or that owning a house is a hedge against inflation.

#### The Ability to Pay: Estimated Maximum Housing Payments Possible

Any discussion of housing is likely to result in expressions of concern as to the ability of many families to pay for adequate housing at today's high costs. Respondents were asked to state the maximum amount they could afford to pay for housing each month, given their household's current monthly income. They were asked to give just the amount for rent or mortgage payment -- not for utilities, taxes, or other related housing expenses. Forty-six percent of the respondents named a figure of less than \$250; 33 percent gave amounts between \$250 and \$400; 11 percent put themselves in the \$400 to \$500 bracket; and 10 percent said they could pay

Table 3.21

Reasons Given for Preferring to Rent or Buy Housing  
by "Looking" Status

(In Percentages)

	Looking for Other Housing <sup>a</sup>	Thinking of Looking for <sup>b</sup> Other Housing	Not Looking for Other Housing	All Respondent Households
Preferring to rent	100	100	100	100
Economic reasons	56	33	40	41
Maintenance reasons	12	31	20	20
Not permanent residents	17	21	12	15
Other reasons	15	15	29	24
Preferring to buy	100	100	100	100
Investment reasons	50	45	45	46
Other economic reasons	16	18	14	15
Independence; security	12	15	17	16
Pride of ownership	15	15	15	15
Other reasons	8	7	8	8
<i>Number of respondents</i>	<i>190</i>	<i>238</i>	<i>803</i>	<i>1,231</i>

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.

more than \$500 (table 3.22). No significant differences occurred by "looking" status. (The figures in table 3.22 are not comparable to those in tables 2.8 and 2.9 in Chapter 2, which present rent and mortgage payments separately and sometimes include utilities, taxes, and other items.)

Significant differences did develop between respondents in the seven largest counties and those in the rest of the state (table 3.23). Residents of the larger counties were willing and/or able to make higher rent or house payments than were people living in the smaller counties. Forty-one percent of the respondents in the seven counties specified payments of under \$250, but 54 percent of the respondents in the smaller counties gave figures of less than that amount. At the other end of the scale, 13 percent of persons living in the more urban counties said they would pay \$500 or more, but only 5 percent of the residents in the other group of counties put themselves in that category.

The separate tabulations for the seven counties and the five regions reveal considerable divergences. Among the counties, residents of Silver Bow and Yellowstone offered the most striking contrasts, with many more Silver Bow respondents calling for housing payments of less than \$250 and substantially fewer stating that they could pay higher amounts. The differences may be partly a reflection of conditions in the two areas. Rents may well be considerably higher in Yellowstone County, a rapidly growing area, than in Silver Bow County, where population recently has been declining.

Among the regions, residents of north central and south central Montana were most likely to suggest payments in the higher brackets.

Table 3.22

Respondents' Estimates of Maximum Monthly Housing Payments Possible  
by "Looking" Status

(In Percentages)

<u>"Looking" Status</u>	<u>Less than \$150</u>	<u>\$150 to \$199</u>	<u>\$200 to \$249</u>	<u>\$250 to \$299</u>	<u>\$300 to \$349</u>	<u>\$350 to \$399</u>	<u>\$400 to \$449</u>	<u>\$450 to \$499</u>	<u>\$500 or More</u>	<u>Total</u>	<u>Number of Respondents</u>
All respondent households	13	14	19	13	15	5	9	2	10	100	1,013
Those looking for other housing <sup>a</sup>	14	18	20	11	12	4	7	3	11	100	176
Those thinking of looking for other housing <sup>b</sup>	11	13	19	13	18	3	12	3	8	100	212
Those not looking for other housing	13	14	19	14	15	6	8	1	10	100	625

Note: Dollar figures relate to rent or to mortgage payments. Utilities, taxes, and insurance are excluded.

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.

<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.

Table 3.23

## Respondents' Estimates of Maximum Monthly House Payments Possible, by Residence

(In Percentages)

	Less than \$150	\$150 to \$199	\$200 to \$249	\$250 to \$299	\$300 to \$349	\$350 to \$399	\$400 to \$449	\$450 to \$499	\$500 or more	Total	Number of Respondents
All respondent households	13	14	19	13	15	5	9	2	10	100	1,013
Residence, by county size <sup>a</sup>											
Seven largest counties	10	12	19	13	16	5	10	3	13	100	621
Cascade	10	12	16	12	17	2	12	4	15	100	115
Flathead	10	12	25	17	8	6	8	0	12	100	48
Gallatin	10	8	18	17	20	6	9	3	9	100	78
Lewis and Clark	3	15	16	18	18	8	8	4	10	100	67
Missoula	12	11	30	9	13	3	11	1	10	100	105
Silver Bow	24	14	19	9	21	3	2	0	9	100	58
Yellowstone	7	11	15	11	12	8	12	5	19	100	150
All other counties	17	18	19	14	15	4	7	1	5	100	392
Residence, by broad geographic area											
Eastern region	12	18	21	12	17	5	6	1	8	100	120
North central region	12	14	15	15	15	2	12	3	12	100	177
South central region	10	12	17	12	12	8	10	3	16	100	200
Southwestern region	14	13	18	14	19	6	6	2	8	100	266
Western region	14	16	25	12	13	4	10	1	7	100	250

Notes: Dollar figures relate to rent or to mortgage payments. Utilities, taxes, and insurance are excluded. Percentage detail may not add to the totals due to rounding.

<sup>a</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.

These regional results were influenced by the presence of Cascade and Yellowstone counties. The rural counties in the two regions probably more closely approximated the percent distribution for the forty-nine smaller counties.

#### Attitudes toward Condominiums and Mobile Homes

Condominiums and mobile homes are often suggested as two possible alternatives to conventional residences for households with low and medium incomes. When survey participants were asked what kind of housing structure they preferred, only a few mentioned either of these types of housing. Four percent of those who said they were looking for other housing named mobile homes as their preference and 2 percent mentioned condominiums. Later on in the questioning, respondents were asked specifically how they felt about those two types of housing. The responses to those questions indicate that significant proportions of households currently looking for other housing do view condominiums and mobile homes as acceptable housing types and presumably would consider them for their own occupancy.

Condominiums. Condominiums are a relatively new form of living arrangement in Montana, although interest in them has seemed to increase in recent years. When questioned as to their feelings about buying a condominium, the traditional preference for individually owned single family units came through strongly in the combined responses of all survey participants. Only 15 percent expressed a favorable attitude toward condominiums, and some of them did so with reservations (table 3.24). Almost three-fourths of the respondents were negative in their replies, and 11 percent were neutral.



Table 3.24  
 Respondents' Attitudes toward Buying a Condominium  
 by "Looking" Status  
 (In Percentages)

<u>"Looking" Status</u>	<u>Favorable Attitude</u>	<u>Neutral Attitude</u>	<u>Unfavorable Attitude</u>	<u>Total</u>	<u>Number of Respondents</u>
All respondent households	15	11	74	100	1,256
Those looking for other housing <sup>a</sup>	25	5	70	100	189
Those thinking of looking for other housing <sup>b</sup>	16	9	74	100	243
Those not looking for other housing	13	12	75	100	824

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.

<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.



Among those looking for housing, however, the attitude toward condominiums was much more favorable; one-fourth of those respondents indicated an interest in that kind of arrangement.

Persons living in the seven largest counties were more likely to have favorable attitudes toward condominium living than those in the smaller counties (table 3.25). Residents of Lewis and Clark were the most favorably inclined. Regional differences were not large enough to be statistically significant.

The most common reasons given for favoring condominiums were related to the freedom from maintenance which condominiums offer. Among those with unfavorable impressions, the most frequent comments related to lack of privacy and nearness to neighbors.

Mobile Homes. Participants in the housing survey were asked how they felt about living in a mobile home located in a planned mobile home park; that is, an area "zoned just for mobile homes . . . (with) utilities, laundry and recreation facilities, a central meeting room, and some shopping available." More respondents looked favorably upon mobile homes than on condominiums: 29 percent of all survey participants gave some sort of a favorable response (table 3.26). Those who reacted positively commented on the convenience of mobile home park living, or stated they preferred a mobile home to an apartment or condominium, or gave various other reasons. About half of those who responded favorably attached conditions to their approval: if the homes were not too close together; if the quality were good; if the homes were warm, and so forth.

Table 3.25

Respondents' Attitudes toward Buying a Condominium, by Residence

(In Percentages)

	<u>Favorable Attitude</u>	<u>Neutral Attitude</u>	<u>Unfavorable Attitude</u>	<u>Total</u>	<u>Number of Respondents</u>
All respondent households	15	11	74	100	1,256
Residence, by county size <sup>a</sup>					
Seven largest counties	17	10	72	100	738
Cascade	16	11	74	100	132
Flathead	16	12	72	100	58
Gallatin	14	8	78	100	90
Lewis and Clark	27	11	62	100	84
Missoula	11	13	76	100	118
Silver Bow	11	15	74	100	74
Yellowstone	22	8	70	100	182
All other counties	12	11	77	100	518
Residence, by broad geographic area					
Eastern region	12	12	76	100	162
North central region	17	10	74	100	211
South central region	19	8	72	100	249
Southwestern region	17	11	73	100	328
Western region	11	12	77	100	306

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.

Table 3.26

Respondents' Attitudes toward Living in a Mobile Home in a Planned Mobile Home Park, by "Looking" Status

(In Percentages)

<u>"Looking" Status</u>	<u>Favorable Attitude</u>	<u>Neutral Attitude</u>	<u>Unfavorable Attitude</u>	<u>Total</u>	<u>Number of Respondents</u>
All respondent households	29	4	68	100	1,257
Those looking for other housing <sup>a</sup>	32	3	65	100	190
Those thinking of looking for other housing <sup>b</sup>	32	2	66	100	244
Those not looking for other housing	27	4	69	100	823

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.

<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.

Respondents currently looking or thinking of looking for different housing were more receptive to mobile home living than those not presently looking for other living accommodations. Almost one-third -- 32 percent -- of those groups reacted favorably to mobile homes in planned parks, as opposed to only 27 percent of the nonlookers.

In general, there were only a few significant differences in attitudes by county size or geographic areas (table 3.27). Among the largest counties, Lewis and Clark households were more favorably inclined toward mobile homes than were respondents in Flathead and Yellowstone counties. Similarly, survey participants in the southwestern region, which includes Lewis and Clark County, were more receptive than were those in the western region, which includes Flathead County, or the south central region, which includes Yellowstone County.

Table 3.27

Respondents' Attitudes toward Living in a Mobile Home  
in a Planned Mobile Home Park, by Residence

(In Percentages)

	<u>Favorable Attitude</u>	<u>Neutral Attitude</u>	<u>Unfavorable Attitude</u>	<u>Total</u>	<u>Number of Respondents</u>
All respondent households	29	4	68	100	1,257
Residence, by county size <sup>a</sup>					
Seven largest counties	28	4	68	100	739
Cascade	28	2	70	100	132
Flathead	24	2	74	100	58
Gallatin	29	2	69	100	90
Lewis and Clark	36	6	58	100	84
Missoula	30	2	67	100	119
Silver Bow	26	8	66	100	74
Yellowstone	25	6	69	100	182
All other counties	29	3	68	100	518
Residence, by broad geographic area					
Eastern region	29	4	67	100	162
North central region	29	2	69	100	210
South central region	26	4	70	100	250
Southwestern region	31	5	64	100	328
Western region	28	2	70	100	307

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.



## CHAPTER 4

### HOUSING NEEDS AND PREFERENCES: HOUSEHOLDS WITH INCOMES BELOW \$20,000

The Montana Board of Housing was established to assist low and medium income households to obtain adequate housing. As sponsor of this survey, the Board was particularly interested in households reporting incomes of \$20,000 or less (before taxes and other deductions) who said they were looking, or thinking of looking, for other housing. These are the households which are likely to be eligible for low interest loans under the Board's program. This section will concern itself with those households. After a general description of the housing status and preferences of these income groups, attention will be given to the number of eligible borrowers identified in the survey.

If \$20,000 per year appears to be a generous definition of low and moderate incomes, readers are reminded that \$20,000 is equivalent to roughly \$10,000 ten years ago and that, as of December 1978, the median price of a new single family dwelling in the United States was reported to be over \$61,000 and the median sales price of an existing unit almost \$51,000. (These estimates come from the U.S. Bureau of the Census and the National Association of Realtors.)

#### The Need for Different Living Accommodations: Montana Households with Incomes below \$20,000

The survey results indicate that approximately 69 percent of Montana households had incomes below \$20,000 in 1978 (table 3.8). Among households

who were looking for other housing, 76 percent reported incomes of less than \$20,000.

Table 4.1 gives the estimated number of households with incomes below \$20,000 who were looking or thinking of looking for other housing, by county residence and geographic areas. Based upon statements by survey respondents, as of January 1979, some 34,400 households in Montana in those income brackets believed they needed different housing and had done some looking during the previous six months, while another 37,400 households had thought about or considered looking. Qualifications specified in the preceding section, of course, apply here as well: the figures are rough estimates based on a sample survey. They include both potential buyers and renters; the housing needs of new households or households migrating into the state during 1979 are not included in the estimates. And, the responses reported represent what people said and not necessarily what they will do.

Table 4.1 indicates that over two-thirds (68 percent) of all low and moderate income households looking for other housing in 1979 were located in the seven largest counties; 35 percent of the total were in Missoula and Yellowstone counties alone. Households whose spokesmen indicated they were thinking of looking for other housing were somewhat less concentrated: 61 percent of the total in the seven largest counties, 24 percent in Yellowstone and Missoula counties combined, and another 12 percent in Cascade County.

The geographic distribution of low and moderate income households looking for other housing was not much different from that for all respondent households who said they wanted to find other housing. Nor were



Table 4.1

Estimated Number of Households Looking for Other Housing, or Thinking of Looking for Other Housing, with Incomes below \$20,000 in 1978, by Residence January 1979

	Looking for <sup>a</sup> -- Other Housing		Thinking of Looking for Other Housing <sup>b</sup>	
	<u>Number</u>	<u>Percentage of Total</u>	<u>Number</u>	<u>Percentage of Total</u>
All households with incomes below \$20,000	34,400	100	37,400	100
Residence, by county size <sup>c</sup>				
Seven largest counties	23,320	68	22,810	61
Cascade	2,340	7	4,450	12
Flathead	1,890	6	1,870	5
Gallatin	3,060	9	3,060	8
Lewis and Clark	1,890	6	2,130	6
Missoula	6,360	18	3,770	10
Silver Bow	1,890	6	2,130	6
Yellowstone	5,890	17	5,420	14
All other counties	11,080	32	14,590	39
Residence, by broad geographic area				
Eastern region	4,710	14	4,940	13
North central region	4,230	12	7,520	20
South central region	6,810	20	6,580	18
Southwestern region	7,570	22	9,910	26
Western region	11,080	32	8,450	23

Notes: Estimated number of households computed from unrounded percentages and rounded to the nearest ten. Detail may not add to the totals due to rounding.

<sup>a</sup>Households who had looked for other housing during the latter half of 1978.

<sup>b</sup>Households who had thought about looking for other housing during the latter half of 1978.

<sup>c</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.

there many differences in other characteristics of the two groups. As among all households seeking other housing, over two-thirds of those in the below \$20,000 income group were made up of three persons or less; around two-thirds of the household heads in both groups were less than thirty-five years old; husband-wife households were in the majority (making up around 60 percent); and 45 percent of both groups had lived five years or less in their current community. Readers interested in reviewing these characteristics for all households, by "looking" status, are referred to tables 3.4 through 3.7 in the preceding chapter.

Respondents were questioned as to the urgency of their need for different housing. Fifty-seven percent of low and moderate income lookers said they needed it in 1979 (table 4.2). That translates into approximately 19,700 households statewide. Another 8 percent of the respondents said 1980 or 1981. That represents another 2,700 households. Thus, some 22,000 households indicated that they needed different accommodations between now and 1981. Those thinking of looking for housing were less specific: only 30 percent foresaw the need in 1979 and another 9 percent said 1980 or 1981.

#### How Low and Moderate Income Respondents Evaluated Their Present Neighborhoods and Housing

Table 4.3 summarizes low and moderate income households' evaluation of their present neighborhoods and housing. Comparable figures are also presented for all survey participants. Clearly households with less than \$20,000 income who were looking for other housing were much less happy with their neighborhoods, and especially with their current housing, than were respondents as a whole.

Table 4.2  
Estimated Number of Households Looking for Other Housing, or Thinking of Looking  
for Other Housing, with Incomes below \$20,000 in 1978  
by Year Housing is Needed  
January 1979

<u>Year Needed</u>	--- Looking for a -- Other Housing <sup>a</sup>		Thinking of Looking for Other Housing <sup>b</sup>	
	<u>Number</u>	<u>Percentage of Total</u>	<u>Number</u>	<u>Percentage of Total</u>
All households with incomes below \$20,000	34,400	100	37,400	100
1979	19,700	57	11,400	30
1980	1,340	4	1,980	5
1981	1,340	4	1,420	4
1982	0	0	0	2
1983 or later <sup>c</sup>	280	1	600	2
Other <sup>c</sup>	11,730	34	21,430	57

Note: Estimated number of households computed from unrounded percentages and rounded to the nearest ten. Detail may not add to the totals due to rounding.

<sup>a</sup>Households who had looked for other housing during the latter half of 1978.

<sup>b</sup>Households who had thought about looking for other housing during the latter half of 1978.

<sup>c</sup>No specified time.

Table 4.3

Evaluations of Present Neighborhoods and Housing by Respondents Looking for Other Housing, or Thinking of Looking for Other Housing, with Incomes below \$20,000 in 1978

(In Percentages)					
	<u>Excellent</u>	<u>Good</u>	<u>Fair</u>	<u>Poor</u>	<u>Total</u>
<u>Neighborhood evaluation</u>					<i>Number of Respondents</i>
All respondent households	50	41	8	1	100
Those with incomes below \$20,000 looking for other housing <sup>a</sup>	32	40	20	8	100
Those with incomes below \$20,000 thinking of looking for other housing <sup>b</sup>	38	49	11	2	100
<u>Housing evaluation</u>					
All respondent households	42	46	11	1	100
Those with incomes below \$20,000 looking for other housing <sup>a</sup>	21	47	25	6	100
Those with incomes below \$20,000 thinking of looking for other housing <sup>b</sup>	28	57	15	0	100

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.

<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.

When asked what conditions in their present neighborhood and in their current housing were so objectionable that they would like to move, the lower income group mentioned the same types of problems in almost the same proportions as all households who were looking or thinking of looking for other housing. This is hardly surprising since 76 percent of all those looking and 64 percent of those thinking of looking fell in the below \$20,000 income category. The neighborhood conditions lower income respondents found most objectionable were the need for street repairs; trash and litter; heavy traffic; street noise; and odors, smoke, or gas, in that order. The most common housing problems cited were poor insulation, inadequate heat, the need for storm windows, and housing that was too expensive. Because there were no significant differences between the responses of the lower income group and all respondents looking for other housing, responses for participants with incomes below \$20,000 are not presented separately here. The reader is referred to tables 3.11 and 3.14 in the preceding section.

#### Housing Preferences of Low and Moderate Income Households

Housing preferences of low and moderate income respondents looking for other housing also were very similar to those reported for all respondents looking for other housing. Just as with other participants, the overwhelming preference of the low and moderate income group was for single family housing units -- 85 percent of those looking and 83 percent of those thinking of looking stated that preference (table 4.4). Two percent of those looking for different housing preferred duplexes,

Table 4.4

Housing Structure Preferred by Respondents Looking for Other Housing,  
or Thinking of Looking for Other Housing,  
with Incomes below \$20,000 in 1978

(In Percentages)

	Single Family House	Multifamily		Mobile		Condominium	Other or Don't Know	Total	<i>Number of Respondents</i>
		Duplex	Other	Home	Home				
All respondent households	81	3	8	4	4	1	2	100	1,246
Those with incomes below \$20,000 looking for other housing <sup>a</sup>	85	2	7	4	4	1	1	100	144
Those with incomes below \$20,000 thinking of looking for other housing <sup>b</sup>	83	3	5	3	3	1	4	100	156

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.

<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.

7 percent wanted apartments, 4 percent preferred mobile homes, and 1 percent mentioned condominiums.

Table 4.5 indicates that approximately three-fourths of low and moderate income households looking for other accommodations wanted either two or three bedrooms. This percentage was about the same for all groups of respondents, regardless of current housing status, income, or geographic location.

When asked whether they preferred to rent or buy, low and medium income households showed somewhat more interest in renting than did survey respondents as a whole (table 4.6). But the overwhelming majority -- some 77 percent -- wanted to buy their homes.

#### The Ability to Pay: Estimated Maximum Housing Payments Possible

Even though respondents in various income groups tended to express similar preferences and needs, there were differences when it came to the ability to pay. Sixty-two percent of survey households with incomes below \$20,000 that were looking for other housing said the maximum they could pay for housing per month was \$250 or less (table 4.7). Respondents were asked to exclude utilities, taxes, and so forth from the amounts given.

These figures help bring housing problems into perspective. A rough rule of thumb is that when interest rates are around 10 percent, housing payments (for principal and interest, taxes and insurance) on a thirty year loan, tend to run about 1 percent of the mortgage amount per month. Thus, a mortgage of \$25,000 would require a payment of approximately \$250 per month to cover principal, interest, taxes, and insurance. But conventional

Table 4.5

Number of Bedrooms Needed, Respondents Looking for Other Housing,  
or Thinking of Looking for Other Housing,  
with Incomes below \$20,000 in 1978

(In Percentages)

	<u>One</u>	<u>Two</u>	<u>Three</u>	<u>Four</u>	<u>Five</u>	<u>Six or More</u>	<u>Total</u>	<u>Number of Respondents</u>
All respondent households	11	36	38	12	1	-- <sup>a</sup>	100	1,252
Those with incomes below \$20,000 looking for other housing <sup>b</sup>	11	36	39	12	3	0	100	146
Those with incomes below \$20,000 thinking of looking for other housing <sup>c</sup>	11	36	37	13	2	1	100	158

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>Less than 0.6 percent.

<sup>b</sup>Respondents who had looked for other housing during the latter half of 1978.

<sup>c</sup>Respondents who had thought about looking for other housing during the latter half of 1978.



Table 4.6

Preferences for Renting or Buying Housing Accommodations, Respondents Looking  
for Other Housing, or Thinking of Looking for Other Housing,  
with Incomes below \$20,000 in 1978

	(In Percentages)				<i>Number of Respondents</i>
	<u>Rent</u>	<u>Buy</u>	<u>Other or Don't Know</u>	<u>Total</u>	
All respondent households	17	80	2	100	1,250
Those with incomes below \$20,000 looking for other housing <sup>a</sup>	23	77	0	100	145
Those with incomes below \$20,000 thinking of looking for other housing <sup>b</sup>	22	78	1	100	157

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.

<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.

Table 4.7

Estimates of Maximum Monthly Housing Payments Possible, Respondents Looking for Other Housing, or Thinking of Looking for Other Housing, with Incomes below \$20,000 in 1978

		(In Percentages)										Total	Number of Respondents
		Less than \$150	\$150 to \$199	\$200 to \$249	\$250 to \$299	\$300 to \$349	\$350 to \$399	\$400 to \$449	\$450 to \$499	\$500 or More			
All respondent households	13	14	19	13	15	5	9	2	10	100	1,013		
Those with incomes below \$20,000 looking for other housing <sup>a</sup>	16	22	24	13	9	4	6	2	4	100	135		
Those with incomes below \$20,000 thinking of looking for other housing <sup>b</sup>	17	18	26	14	15	2	4	2	2	100	133		

Notes: Dollar figures relate to rent or to mortgage payments. Utilities, taxes and insurance are excluded. Percentage detail may not add to the totals due to rounding.

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.

<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.

mortgage rates are well above 10 percent in Montana as of May 1979. And \$25,000 is a modest mortgage these days; in an earlier section it was noted that the median selling price of an existing single family dwelling in the United States during December 1978 was almost \$51,000, and the median price of new homes was more than \$61,000. It is obvious that many of the survey households will have difficulty finding housing which will meet their needs and fit their checkbooks unless programs such as those sponsored by the Housing Board are available to them.

#### Attitudes toward Condominiums and Mobile Homes

When asked specifically how they felt about condominiums and mobile homes, significant numbers of respondents in the low and middle income group expressed favorable attitudes toward those housing types. Twenty-three percent of those looking for other housing appeared to have generally favorable impressions of condominiums (table 4.8) and 35 percent had a favorable reaction toward mobile homes in planned parks (table 4.9). Households thinking of looking for other housing and falling in the below \$20,000 income group were less inclined toward condominiums -- only 16 percent gave a favorable reaction -- but were about equally favorable toward mobile homes.

#### The Montana Board of Housing: How Many Eligible Borrowers?

Montana households with annual adjusted gross incomes of \$18,000 or less are eligible for home loans at low interest rates from financial institutions participating in the Board's program. In effect, nearly all households with incomes below \$20,000 are eligible for such programs, after

Table 4.8

Attitudes toward Buying a Condominium, Respondents Looking for Other Housing,  
or Thinking of Looking for Other Housing,  
with Incomes below \$20,000 in 1978

	(In Percentages)				
	<u>Favorable Attitude</u>	<u>Neutral Attitude</u>	<u>Unfavorable Attitude</u>	<u>Total</u>	<u>Number of Respondents</u>
All respondent households	15	11	74	100	1,256
Those with incomes below \$20,000 looking for other housing <sup>a</sup>	23	4	72	100	145
Those with incomes below \$20,000 thinking of looking for other housing <sup>b</sup>	16	10	74	100	158

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.

<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.

Table 4.9

Attitudes toward Living in a Mobile Home in a Planned Mobile Home Park,  
 Respondents Looking for Other Housing, or Thinking of Looking for Other Housing,  
 with Incomes below \$20,000 in 1978

(In Percentages)

	<u>Favorable Attitude</u>	<u>Neutral Attitude</u>	<u>Unfavorable Attitude</u>	<u>Total</u>	<u>Number of Respondents</u>
All respondent households	29	4	68	100	1,257
Those with incomes below \$20,000 looking for other housing <sup>a</sup>	35	2	63	100	146
Those with incomes below \$20,000 thinking of looking for other housing <sup>b</sup>	34	2	64	100	159

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.

<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.

specified adjustments are made. Depending upon family size, some households with incomes of more than \$20,000 may also be eligible.

Table 4.10 provides estimates of the number of households with incomes of less than \$20,000 in 1978 who said they were looking for other housing and needed it in 1979. The estimate of 19,700 households looking for different housing and in need of it during calendar 1979 is the figure which should be taken most seriously. It represents the number of households which had been looking for housing during the latter half of that year, were still looking, and needed to locate different housing during 1979. Of the 19,700 households, 15,200 said they wanted to buy housing accommodations. Based on survey results, there were, in addition, another 11,400 households with incomes below \$20,000 who had been thinking about or considering looking for other housing and who needed it in 1979. Some 8,900 of these households were prospective buyers. These figures are probably less reliable than the estimated number of households actually looking for different housing.

It is not possible to provide comparable estimates for the number of potential borrowers in 1980 or 1981. As table 4.2 indicates, substantial percentages of survey respondents who indicated a need for different housing were unable to say when they needed it. This was true of 34 percent of those looking for other housing and 57 percent of those who said they had considered looking. Given the large numbers of young people in the household formation years, and assuming some net gain from immigration, the number of households seeking other housing will be at least as large as in 1979.

Table 4.10

Estimated Number of Households That Need Different Housing in 1979  
and May Be Eligible for Board of Housing Loan Programs

	<u>Looking for Other Housing<sup>a</sup></u>	<u>Thinking of Looking for Other Housing<sup>b</sup></u>
All households with incomes below \$20,000	34,400	37,400
Those needing housing in 1979	19,700	11,400
Those preferring to buy	15,200	8,900
Those preferring to rent	4,500	2,500

<sup>a</sup>Households who had looked for other housing during the latter half of 1978.

<sup>b</sup>Households who had thought about looking for other housing during the latter half of 1978.





## CHAPTER 5

### SPECIAL REPORTS

Although most households with incomes of less than \$20,000 in 1978 are likely to be eligible for Housing Board programs, certain groups are of particular interest to the Board -- among them, the lower income groups and the retired. Approximately 26 percent of the respondent households in this survey reported incomes of below \$10,000; about 19 percent of all respondent households were headed by a retired person. There is some overlap, of course, between the two groups; a good many retired people are found in the below \$10,000 income bracket. Because each of these groups may have special housing problems, some of the responses of those households are presented separately.

#### Low Income Households

Low income households (those with incomes of less than \$10,000 in 1978) were at least as likely to be looking for other housing as those with higher incomes. One-third of the respondents in each group (low income and "all others") said they had looked or had thought of looking for other housing during the latter half of 1978 (table 5.1).

The following discussion refers to the responses from all the low income households in the sample, because the sample of low income households looking for other housing is too small for their responses to be evaluated separately.

Table 5.1  
 "Looking" Status of Households with Incomes  
 below \$10,000 in 1978

(In Percentages)

	Households with Incomes below \$10,000	All Other Households
Those looking for other housing <sup>a</sup>	18	14
Those thinking of looking for other housing <sup>b</sup>	16	20
Those not looking for other housing	66	65
Total	100	100
<i>Number of respondents</i>	<i>323</i>	<i>939</i>

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.

<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.

Households in the \$10,000 and below income groups were considerably less satisfied with their neighborhoods and their present housing than were their more fortunate counterparts. Table 5.2 indicates that 14 percent described their neighborhoods as fair or poor compared to 8 percent of other households; 20 percent classified their current housing as only fair or poor, compared to 9 percent of other households.

Low income respondents are more likely to choose duplexes and apartments than are other households (table 5.3). No doubt these preferences reflect the larger proportion of younger and smaller households in the low income group, plus a certain amount of realism as to what the options are. In the same vein, almost three-fourths of the respondents in the low income group said they needed only one or two bedrooms (table 5.4).

More than one-third said they would prefer to rent their housing accommodation (table 5.5). The 62 percent who would rather own may be compared to the 87 percent of all other respondents who said they preferred home ownership. When asked what they could pay for housing, one-third of the households with incomes below \$10,000 said they needed housing which cost less than \$150 a month (table 5.6). Almost half (49 percent) needed a figure between \$150 and \$250. Only 16 percent thought they could afford rent or mortgage payments of more than \$250. Two-thirds of the other respondents named a possible figure of over \$250. Utilities, interest, insurance, and so forth were not to be included in these estimates.

Low income households displayed attitudes much like all other survey participants when asked how they felt about buying a condominium. Table 5.7 indicates that about three-fourths of the respondents in both groups

Table 5.2  
Evaluations of Present Neighborhoods and Housing  
Households with Incomes below \$10,000 in 1978  
and All Other Households

(In Percentages)					<i>Number of Respondents</i>
	<u>Excellent</u>	<u>Good</u>	<u>Fair</u>	<u>Poor</u>	
				<u>Total</u>	
<u>Neighborhood evaluations</u>					
Households with incomes below \$10,000	41	45	12	2	322
All other households	53	39	7	1	937
<u>Housing evaluations</u>					
Households with incomes below \$10,000	30	50	18	2	323
All other households	46	44	8	1	939

Note: Percentage detail may not add to the totals due to rounding.

Table 5.3

Housing Structure Preferred, Households with Incomes  
below \$10,000 in 1978  
and All Other Households

(In Percentages)

	Households with Incomes below \$10,000	All Other Households
Single family house	68	86
Duplex	7	2
Apartment	14	6
Mobile home	6	4
Condominium	1	1
Other and don't know	5	1
Total	100	100
<i>Number of respondents</i>	<i>318</i>	<i>928</i>

Note: Percentage detail may not add to the totals due to rounding.

Table 5.4

Number of Bedrooms Needed, Households with Incomes  
below \$10,000 in 1978  
and All Other Households

(In Percentages)

	Households with Incomes below \$10,000	All Other Households
One	25	6
Two	48	32
Three	20	44
Four	5	15
Five	0	2
Six or more	0	1
Total	100	100
<i>Number of respondents</i>	<i>320</i>	<i>932</i>

Note: Percentage detail may not add to the totals due to rounding.

Table 5.5

Preferences for Renting or Buying Housing Accommodations  
Households with Incomes below \$10,000 in 1978  
and All Other Households

(In Percentages)

	Households with Incomes below \$10,000	All Other Households
Rent	36	11
Buy	62	87
Don't know or other	2	2
Total	100	100
<i>Number of respondents</i>	317	933

Table 5.6

Estimates of Maximum Monthly Housing Payments Possible  
Households with Incomes below \$10,000 in 1978  
and All Other Households

(In Percentages)

	Households with Incomes below \$10,000	All Other Households
Less than \$150	34	6
\$150 to \$199	25	11
\$200 to \$249	24	17
\$250 to \$299	9	14
\$300 to \$349	4	19
\$350 or more	3	33
Total	100	100
<i>Number of respondents</i>	250	763

Notes: Dollar figures relate to rent or to mortgage payments. Utilities, taxes, and insurance are excluded. Percentage detail may not add to the totals due to rounding.



Table 5.7

Attitudes toward Buying a Condominium  
Households with Incomes below \$10,000 in 1978  
and All Other Households

(In Percentages)

	Households with Incomes below \$10,000	All Other Households
Favorable attitude	13	16
Neutral attitude	11	11
Unfavorable attitude	76	74
Total	100	100
<i>Number of respondents</i>	<i>321</i>	<i>935</i>

Note: Percentage detail may not add to the totals due to rounding.

expressed unfavorable attitudes toward condominium living. When asked about living in a mobile home in a planned mobile home park, however, one-third of the low income households responded favorably (table 5.8). Only 60 percent expressed an unfavorable attitude, whereas 70 percent of all other respondents were unfavorably inclined toward mobile home living.

#### Households Headed by Retired Persons

Households headed by retired persons were less likely than other households to be looking for different housing. Only 7 percent said they were looking, compared to 17 percent of all other households (table 5.9). Fifteen percent of retired households had thought about looking for other housing during the latter half of 1978; 20 percent of all survey participants made that statement.

More than 90 percent of the lookers in the retired group, and 75 percent of those thinking of looking, reported incomes in 1978 of less than \$20,000. No questions about assets were included in the survey; some of the retired households with low or medium incomes probably had assets in excess of the maximum allowed by Housing Board programs.

The following paragraphs relate to all retired households, not just to those looking for other housing. The number of respondents in the looking group was too small to permit separate analysis of their responses.

When asked about housing preferences, older households displayed considerably more interest in apartments than did other households. Whereas 85 percent of younger households preferred single family dwellings, only 61 percent of the retired group chose such structures (table 5.10).

Table 5.8

Attitudes toward Living in a Mobile Home in a Planned Mobile Home Park  
Households with Incomes below \$10,000 in 1978  
and All Other Households

(In Percentages)

	Households with Incomes below \$10,000	All Other Households
Favorable attitude	34	27
Neutral attitude	6	3
Unfavorable attitude	60	70
Total	100	100
<i>Number of respondents</i>	323	934

Table 5.9

"Looking" Status of Households Headed by Retired Persons  
and All Other Households

(In Percentages)

	<u>Retired Households</u>	<u>All Other Households</u>
Those looking for other housing <sup>a</sup>	7	17
Those thinking of looking for other housing <sup>b</sup>	15	20
Those not looking for other housing	78	63
Total	100	100
<i>Number of respondents</i>	<i>209</i>	<i>1,053</i>

<sup>a</sup> Respondents who had looked for other housing during the latter half of 1978.

<sup>b</sup> Respondents who had thought about looking for other housing during the latter half of 1978.

Table 5.10

Housing Structure Preferred, Households Headed by Retired Persons  
and All Other Households

(In Percentages)

	<u>Retired Households</u>	<u>All Other Households</u>
Single family house	61	85
Duplex	4	3
Apartment	20	6
Mobile home	5	4
Condominium	2	1
Other	3	1
Don't know	4	1
Total	100	100
<i>Number of respondents</i>	207	1,039

Note: Percentage detail may not add to the totals due to rounding.

Twenty percent of the older group said they preferred apartments as opposed to 6 percent of other households. The two groups chose condominiums and mobile homes in approximately the same proportion.

Retired households need fewer bedrooms; less than 20 percent want more than two (table 5.11). More older households prefer to rent; 36 percent of retired respondents said they wanted to rent, compared to only 14 percent of all other households (table 5.12).

Because their incomes are lower, more households headed by retired persons need low cost housing. Fifty-five percent of all retired households said they could pay only \$250 per month or less for rent or mortgage payment (table 5.13). Among all other survey participants, 43 percent gave maximum payments of \$250 or less.

When asked what type of housing they preferred, respondents from retired households mentioned condominiums and mobile homes in about the same proportion as other households. When asked specifically how they felt about buying a condominium or living in a mobile home located in a planned mobile home park, older households gave proportionately fewer favorable responses than did other survey participants. Condominiums were especially unpopular among older families, with only 10 percent reporting a favorable attitude toward them (table 5.14). This finding is noteworthy because condominiums often are viewed as being well-suited for older households. On the other hand, compared to the other households, more older respondents reported a neutral attitude toward condominiums (17 percent versus 10 percent). The percentage taking an unfavorable view of condominiums was approximately equal.

Table 5.11

Number of Bedrooms Needed, Households Headed by Retired Persons  
and All Other Households

(In Percentages)

	<u>Retired Households</u>	<u>All Other Households</u>
One	24	9
Two	58	32
Three	15	43
Four	3	14
Five	0	2
Six or more	-- <sup>a</sup>	-- <sup>a</sup>
Total	100	100
<i>Number of respondents</i>	207	1,045

<sup>a</sup>Less than 0.6 percent.

Table 5.12  
 Preferences for Renting or Buying Housing Accommodations  
 Households Headed by Retired Persons  
 and All Other Households

(In Percentages)

	<u>Retired Households</u>	<u>All Other Households</u>
Rent	36	14
Buy	60	84
Other or don't know	4	2
Total	100	100
<i>Number of respondents</i>	204	1,046



Table 5.13

Estimate of Maximum Monthly Housing Payment Possible  
Households Headed by Retired Persons  
and All Other Households

	<u>Retired Households</u>	<u>All Other Households</u>
Less than \$150	28	10
\$150 to \$199	15	14
\$200 to \$249	12	19
\$250 to \$299	10	14
\$300 to \$349	12	15
\$350 to \$399	12	5
\$400 to \$449	8	9
\$450 to \$499	0	2
\$500 or more	4	11
Total	100	100
<i>Number of respondents</i>	129	884

Notes: Dollar figures relate to rent or to mortgage payments. Utilities, taxes, and insurance are excluded. Percentage detail may not add to the totals due to rounding.

Table 5.14

Attitudes toward Buying a Condominium  
Households Headed by Retired Persons  
and All Other Households

(In Percentages)

	<u>Retired Households</u>	<u>All Other Households</u>
Favorable attitude	10	16
Neutral attitude	17	10
Unfavorable attitude	73	74
Total	100	100
<i>Number of respondents</i>	209	1,047

When asked about mobile homes, slightly fewer retired households responded favorably, and slightly fewer reported a negative attitude than was true for other survey participants (table 5.15). Once again, there were more neutral attitudes among retired households than among all other respondents.

Table 5.15

Attitudes toward Living in a Mobile Home  
in a Planned Mobile Home Park  
Households Headed by Retired Persons  
and All Other Households

(In Percentages)

	<u>Retired Households</u>	<u>All Other Households</u>
Favorable attitude	27	29
Neutral attitude	8	3
Unfavorable attitude	65	68
Total	100	100
<i>Number of respondents</i>	<i>208</i>	<i>1,049</i>

## APPENDIX A

### METHODOLOGY

This survey was conducted among households throughout the state during December 1978 and January 1979. The eligible population was estimated at 273,000 households, from which approximately 1,200 interviews were to be obtained.

Selection of the appropriate data collection method was a first step in the design of the project. The personal interview and mail survey methods were eliminated as inappropriate for several reasons: personal interviews are very expensive, given the time and travel involved; the interviewing had to be done at a time when the state was experiencing a very severe winter season; and there are no reliable and adequate lists of Montana households from which to select a representative sample for personal or mail contact. As a result, the survey was designed for the telephone interview method utilizing a random digit dialing (RDD) technique for sample selection. The RDD technique is superior to the use of the telephone directory because it does not exclude households with unlisted telephones, and the actual sample selection can be facilitated considerably by computer techniques.

The sample frame resulting from use of the RDD technique approximated the current mix of households covered by Mountain Bell and the various independent telephone companies in the state as well as the geographic distribution of those households. (The geographic distribution of the

sample is discussed in Appendix B.) Of course, while even this approach does not assure 100 percent coverage, it was felt that any biases due to coverage problems would not significantly distort the results for purposes of this study for at least two reasons. First of all, as recently as 1976, the U.S. Bureau of the Census estimated that no less than 90 percent of the households in the United States had telephones in their own homes; more locally, Mountain Bell has estimated that around 94 or 95 percent of Montana's households currently have telephones. In addition, while there are some without telephones, such households or persons usually cannot be reached by personal or mail survey methods either -- they tend to be transients and/or social isolates and are very difficult to reach regardless of the method used.<sup>1</sup>

The questionnaire, then, was designed for administration by telephone, and both the sample selection procedure and the questionnaire were pre-tested prior to final use in the actual survey. (Copies of the cover sheet, used for the initial household contact, and the questionnaire are included in Appendix C.) The interviewers, of course, were thoroughly trained for both the pretest and the full-scale survey.

During the two-month data collection period, almost 3,700 randomly selected telephone numbers were attempted. Of these, about 44 percent were determined to be eligible households. The rest included primarily nonworking or unassigned numbers, as well as nonresidential numbers and

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<sup>1</sup>William R. Klecka and Alfred J. Tuchfarber, "Random Digit Dialing: A Comparison to Personal Surveys," *Public Opinion Quarterly*, vol. 42, no. 1 (Spring 1978,) p. 106.

"no contacts" (no contact was made after at least five varied attempts). Altogether, 78 percent of the eligible households responded, resulting in 1,262 usable interviews. This response rate compares quite favorably with surveys of this type.

The size of the survey sample assures that the overall survey results are within plus or minus four percentage points of the "true" value (i.e., the result that would be obtained by interviewing all households in the state) at a confidence level of 99 percent. To illustrate what this means, had it been determined that 40 percent of the sample had lived in their current communities less than five years, it could then be assumed with 99 percent certainty that the true value lay between 36 and 44 percent (40 percent  $\pm$  4 percent).

The relatively smaller numbers of respondents in the various geographic categories (counties, population size groups, and regions), however, do not assure the same very high level of confidence as is the case for the entire statewide sample. Nevertheless, in most instances, the confidence levels are quite reasonable, and any statistically significant differences among the areas are noted in the text.

Increased sample size would, of course, have reduced the limits of sampling error. However, the reduction would have been small in relation to any practicable increase in sample size, and the effect would have been to increase costs and time without great benefits in meeting the objectives of the survey.





## APPENDIX B

### THE SAMPLE

The specific characteristics of the surveyed households are discussed in some detail in Chapter 1. Unfortunately, there is limited demographic information available for comparisons of the survey sample with the actual population. However, where such data are available, the survey sample compares quite favorably.

Table B.1 compares the geographic distribution of the survey sample with current estimates of population and household distribution in the state. As was discussed in Chapter 1, two geographic distributions are used in the analysis. The first presents data for each of the seven largest counties (the predominantly urban counties in the state) and for the remaining forty-nine smaller (and predominantly rural) counties as a whole. The second distribution presents the data for the five broad geographic regions of the state.

As the data in table B.1 indicate, the geographic distribution of the survey sample compares favorably with current data on population and household distribution. The smaller (rural) counties, as a whole, are only slightly underrepresented. This is primarily due to the extent of telephone coverage in the state -- urban areas generally have slightly higher telephone coverage. However, the differences between the two are not serious.

Table B.1

Comparison of Survey Sample and the Actual Population, by Residence  
(In Percentages)

	<u>Households in Sample</u>	<u>1977 Population<sup>a</sup></u>	<u>1978 Households (Estimated)<sup>b</sup></u>
All Montana counties	100	100	100
Seven largest counties <sup>c</sup>	59	55	54
Cascade	10	11	11
Flathead	5	6	6
Gallatin	7	5	5
Lewis and Clark	7	5	5
Missoula	9	9	9
Silver Bow	6	5	5
Yellowstone	14	13	13
All other counties <sup>c</sup>	41	45	46
All Montana regions	100	100	100
Eastern region	13	13	13
North central region	17	20	20
South central region	20	20	20
Southwestern region	26	24	24
Western region	24	23	23

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>Derived from U.S. Department of Commerce, Bureau of the Census, *Current Population Reports*, Series P-26, no. 77-26 (November 1978), table 1.

<sup>b</sup>Estimated by Bureau of Business and Economic Research, University of Montana (Missoula, Montana), based on 1970 distribution of households, 1977 distribution of population, and U.S. Census Bureau estimates of total households in state in 1977.

<sup>c</sup>The seven largest counties had populations of over 30,000 in 1977; all other Montana counties had less than 20,000 residents each.

There are also some data from the *1970 Census of Housing* on the types of housing units in the state that can be used for comparison. These data are presented in table B.2 and also indicate that the survey sample compares quite favorably.

Last of all, as noted in Appendix A, this survey was conducted by telephone using a random digit dialing (RDD) technique which is designed to include unlisted telephone numbers. While there are no data for Montana on the proportions of listed versus unlisted telephones, there are some 1978 data for the United States as a whole which can be used for comparison. The 1974 data were generated from a nationwide survey using a similar RDD technique.<sup>1</sup> As is indicated by the data, the housing survey sample again compares very favorably.

(In Percentages)	<u>Housing Survey Sample</u>	<u>1974 Survey Sample</u>
All eligible telephone numbers contacted	100	100
Listed	82	82
Unlisted	18	18

While the amount of data available for comparison is limited, those data that are available indicate that the survey sample compares very favorably to the actual population. This suggests, then, that the survey sample can be considered adequately representative of Montana households.

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<sup>1</sup>Hilda N. Barnes, et al, "Identifying Involuntarily and Voluntarily Unlisted Telephone Households through Random-Digit Dialing," *Proceedings and Abstracts*, Sixth Annual Meeting, Western Regional Conference, March 1977 (Phoenix, Arizona: American Institute for Decision Sciences, 1977), pp. 6-9.

Table B.2  
Comparison of Survey Sample and Montana Housing Units  
(In Percentages)

	<u>Survey Sample</u>	<u>Montana Housing Units<sup>a</sup></u>
Ownership status	100	100
Owner occupied	69	66
Renter occupied	31	34
Type of housing (occupied units)	100	100
Single family structures (detached)	72	74
Multifamily structures (including attached single family)	15	19
Mobile home or trailer	12	7
Year structure was built <sup>b</sup>	100	100
1960 to 1969 <sup>c</sup>	39	41
1950 to 1959	38	37
1940 to 1949	23	22

Note: Percentage detail may not add to the totals due to rounding.

<sup>a</sup>U.S. Department of Commerce, Bureau of the Census, *U.S. Census of Housing: 1970, Detailed Housing Characteristics, Montana*, Report HC(1)-B28 (Washington, D.C.: U.S. Government Printing Office, 1971), tables 33 and 35. Percentages derived.

<sup>b</sup>All units built after March 1970 have been excluded from the survey sample distribution because 1970 census data included only units built through March 1970. Also, because of the likelihood of demolitions of very old homes between 1970 (the census date) and 1978 (the survey date), all units built prior to 1940 have been excluded from both distributions.

<sup>c</sup>1970 census data cover the period 1960 to March 1970.

APPENDIX C

COVER SHEET AND QUESTIONNAIRE



C O V E R   S H E E T

SAMPLE:

1 2

TELEPHONE  
 NUMBER:

INTERVIEWER  
 ID NUMBER:

CONTACT RECORD (ATTEMPTS TO CONTACT RESPONDENT):

Contact no.	1	2	3	4	5	6	7	8
Date								
Day of week								
Time of day								
Result								
Interviewer's initials								

APPT:

DAY

DATE

TIME

NOTES

APPT:

DAY

DATE

TIME

NOTES

INTERVIEW COMPLETED:

Questionnaire Number:

Date of Interview: \_\_\_\_\_

Length of Interview (in minutes): \_\_\_\_\_

INTERVIEW NOT COMPLETED (NONRESPONSE):

Reason for nonresponse (be specific and complete): \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

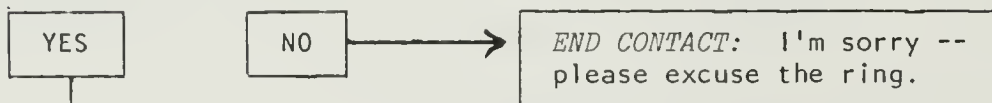
\_\_\_\_\_

\_\_\_\_\_

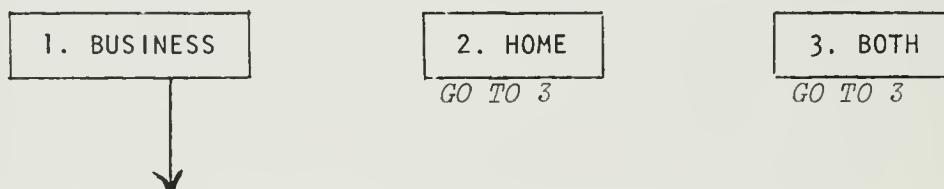
1. Hello, my name is \_\_\_\_\_. I'm calling from the University of Montana (here) in Missoula. We are currently working on a statewide survey on housing and housing needs for the Bureau of Business and Economic Research.

First of all, I need to be sure I've dialed the right number.

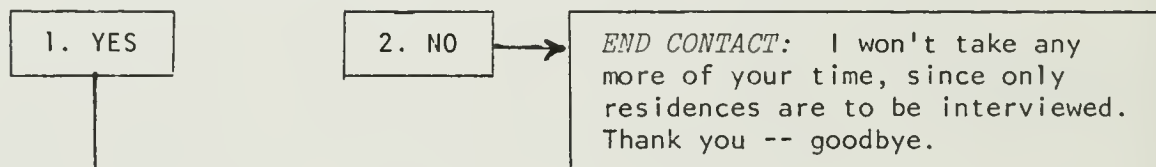
Is this (insert telephone number) \_\_\_\_\_?



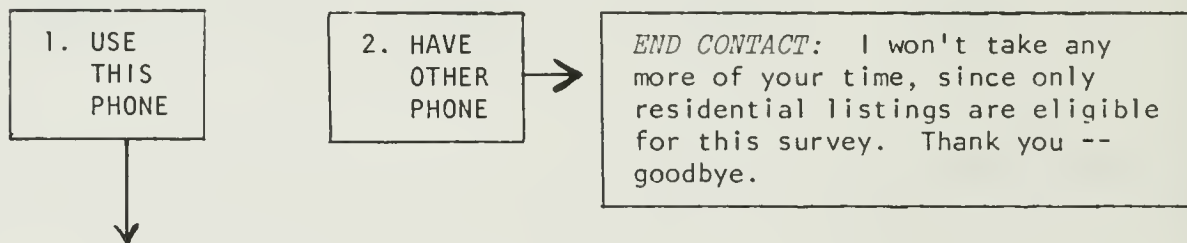
2. Since this telephone number has been generated by a computer, I do not know whether this number is for a business or a home. Which is it?



- 2a. Does anyone live there on the premises?



- 2b. Is this number used for personal business too, or is there another phone number for the residence?



3. Before I conduct the interview, I need to get a listing of the members of your household -- not their names, just their age and sex and relationship to you.

Let's start with you -- how old are you? (Record age and sex for INFORMANT in grid at right, page 3.)

- 3a. Now I'd like the age and sex and relationship to you of each of the other members of your household. (Record in grid at right.)



(A) (B) (C) (D) (E)

LINE NO.	RELATIONSHIP TO INFORMANT	AGE	SEX (M or F)	HOUSEHOLD HEAD (Check)
1	Informant			
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				

4. You've said there are (repeat listing of persons in grid). Does that include everyone living there at the present time?

1. YES

2. NO

→ (X) Who else is there? CORRECT GRID ABOVE

IF NOT TALKING TO HEAD OF HOUSEHOLD (OR DON'T KNOW):

5. Which of these people is the head of household? (X) Who is the chief wage earner? (Record in grid, check column E.)

INTERVIEWER CHECKPOINT:

☐

INFORMANT IS HEAD OF HOUSEHOLD → GO TO A2 ON PAGE 2 OF 'QUESTIONNAIRE'

☐

INFORMANT IS NOT HEAD OF HOUSEHOLD

- 5a. I am supposed to interview the head of the household -- is your (relationship to informant) available now for me to talk to?

IF AVAILABLE: Conduct interview (go to page 2 of questionnaire, begin with INTRODUCTION).

IF NOT AVAILABLE: Make appointment to call back; record call back arrangements (and results of this call) on front of Cover Sheet.



QUESTIONNAIRE NO.

Office Use Only

Bureau of Business and Economic Research  
University of Montana  
Missoula, Montana 59812  
(406) 243-5113

HBS  
1978

SAMPLE: 1 2

TELEPHONE NUMBER:

Date of Interview: \_\_\_\_\_

Interviewer ID  
Number: \_\_\_\_\_

Length of Interview (minutes): \_\_\_\_\_

A1. HOUSEHOLD MEMBERS (*Record same information recorded in household grid on page 3 of Cover Sheet.*)

(A)	(B)	(C)	(D)	(E)
LINE NO.	RELATIONSHIP TO INFORMANT	AGE	SEX (M or F)	HOUSEHOLD HEAD (Check)
1	Informant			
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				

INTRODUCTION *(Use only if necessary -- e.g., if Head of Household was not the informant.)*

Hello, my name is \_\_\_\_\_. I'm calling from the University of Montana (here) in Missoula. We are doing a statewide survey on housing and housing needs for the Bureau of Business and Economic Research.

*GO TO STATEMENT IN A2 WITHOUT HESITATING*

A2. INTERVIEWER: THE FOLLOWING MUST BE READ TO RESPONDENT

Before we start, I would like to assure you that this interview is completely confidential and voluntary. If we should come to any question that you don't want to answer, just let me know and we'll go on to the next question.

EXACT TIME NOW:

A3. What is the name of the city, town, or community you live in? (*Record below.*)

*IF R SAYS NOT LIVING IN CITY OR TOWN:*

☒ Well, what city or town do you live closest to?

\_\_\_\_\_  
NAME OF CITY, TOWN, ETC.

A4. About how long have you lived in this community or area?

\_\_\_\_\_  
YEARS                      OR                      MONTHS                      OR                      DAYS

*ASK ONLY IF FIVE YEARS OR LESS:*

A4a. Where were you living before this?

LOCATION: \_\_\_\_\_  
(*Record Montana CITY. If outside Montana, record STATE or CITY and STATE.*)

A5. Is this telephone number listed in the current telephone book?

1. YES

*TURN TO B1  
ON P. 4*

2. NO

3. DON'T KNOW

A5a. Is the listing too new to be in the book, was an unlisted number requested, or is there some other reason that the number may not be listed?

1. LISTING  
TOO NEW

2. REQUESTED THE  
UNLISTED NUMBER

3. OTHER (*Specify*): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

B1. How would you describe your current housing -- do you live in a single-family house, an apartment, a mobile home, or what?

1. SINGLE-FAMILY HOUSE

B1a. Are there any separate rental apartments in your house?

1. YES

2. NO

GO TO B2

2. APARTMENT

B1b. Including your own, how many separate housing units are there in the building you live in?

4. OTHER (Describe):

NUMBER OF UNITS:

GO TO B3 ON P. 5

3. MOBILE HOME

B1c. Is it located in a mobile home park?

1. YES

2. NO

B2. Are you renting your (housing), are you buying it, do you own it free and clear, or is there some other arrangement?

1. RENTING IT

GO TO B4 ON P. 5

2. BUYING IT

GO TO B7 ON P. 8

3. OWN IT

4. OTHER ARRANGEMENT (Describe):

IF ANY RENT PAID, GO TO B4 ON P. 5

IF NO RENT PAID, GO TO B5 ON P. 5

MOBILE HOME -- GO TO B7b ON P. 8

OTHER -- GO TO B8 ON P. 8

B3. Are you renting your housing separately from the other units, are you buying it, do you own it free and clear, or is there some other arrangement?

1. RENTING  
SEPARATELY

GO TO B4

2. BUYING IT

GO TO B7 ON P. 8

3. OWN IT

MOBILE HOME -- GO TO B7b ON P. 8

OTHER -- GO TO B8 ON P. 8

4. OTHER ARRANGEMENT (Describe):

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IF ANY RENT PAID, GO TO B4

IF NO RENT PAID, GO TO B5

B4. What is the monthly rent?

AMOUNT:

IF OTHER TIME PERIOD:

AMOUNT: \_\_\_\_\_ TIME PERIOD: \_\_\_\_\_

B5. We need some information about utilities and other related housing expenses -- how they're paid and what the estimated costs are. First of all, . . .

B5a. (1) Do you pay for your electricity, is it covered in the rent, or what?

1. PAY FOR  
IT

2. COVERED  
IN RENT

3. SUPPLIED AT  
NO CHARGE  
TO ME

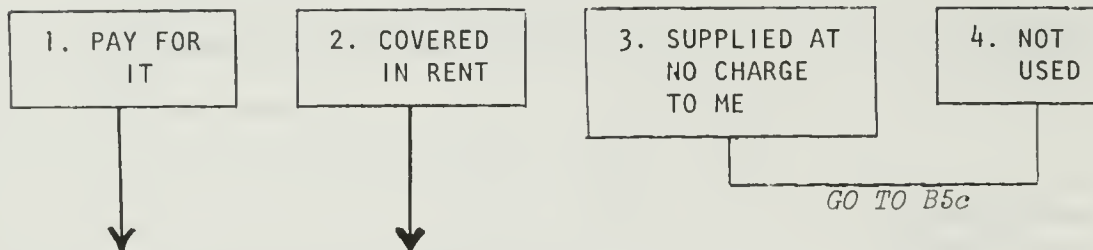
4. NOT  
USED

GO TO B5b ON P. 6

(2) What is your best estimate of the average monthly cost? (X) Well, what is your best guess?)

MONTHLY COST: \$

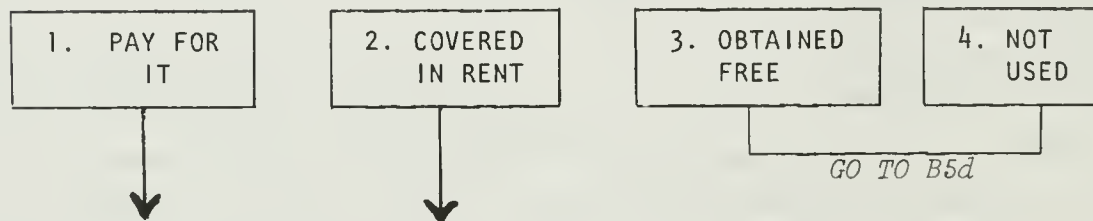
B5b. (1) What about natural gas -- do you pay for it, is it covered in the rent, or what?



(2) What's your estimate of the average monthly cost? (X) What is your best guess?)

MONTHLY COST: \$

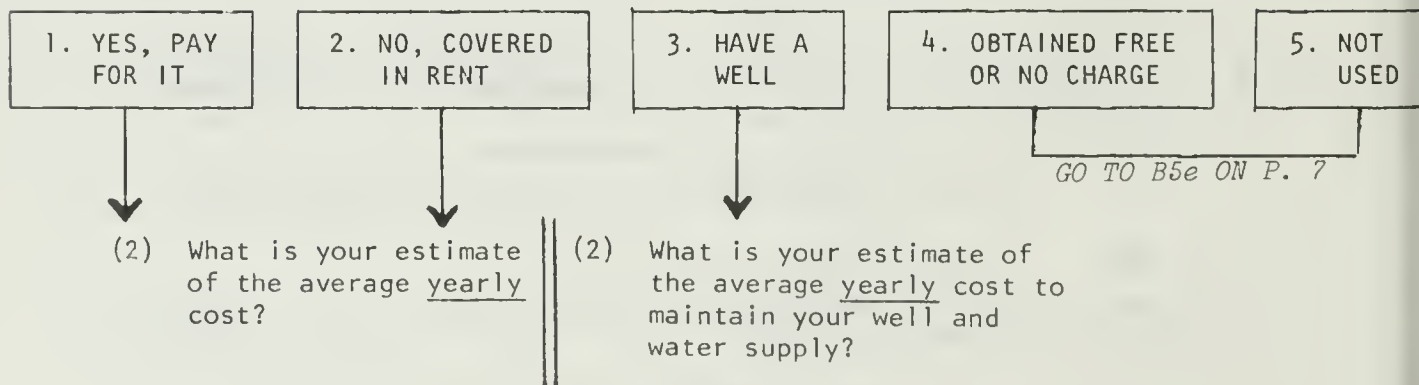
B5c. (1) What about oil, coal, wood, or kerosene -- do you pay for any of these, are they covered in the rent, or what?



(2) What is your estimate of the average yearly cost? (X) Well, what is your best guess?)

YEARLY COST: \$

B5d. (1) Do you pay anything now for water?



(2) What is your estimate of the average yearly cost?

(2) What is your estimate of the average yearly cost to maintain your well and water supply?

YEARLY COST: \$



B5e. (1) What about garbage and trash collection -- do you pay for it, is it covered in the rent, or what?

1. PAY FOR IT	2. COVERED IN RENT	3. SUPPLIED AT NO CHARGE TO ME	4. NOT USED
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GO TO B5f

(2) What is the average yearly cost for this? ((X) What is your best guess?)

YEARLY AMOUNT: \$

B5f. (1) And what about sewage disposal or use of a public sewer -- do you pay anything for that, is it covered in the rent, or what?

1. PAY FOR IT	2. COVERED IN RENT	3. OTHER ( <i>Explain</i> ) _____ _____ _____
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GO TO B6

(2) What's the average yearly cost for sewage disposal?

YEARLY AMOUNT: \$

B6. Is your (housing unit) in a public or a nonprofit housing project -- that is, is it owned by a local housing authority or other public agency, or by a nonprofit organization?

1. YES	2. NO
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B6a. Are you paying a lower rent because the Federal, State, or local government is paying part of the cost?

1. YES	2. NO
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INTERVIEWER: AFTER ASKING B6 AND B6a, TURN TO B10 ON P. 11

B7. How much is your monthly payment?

AMOUNT: 

IF OTHER TIME PERIOD:

AMOUNT:  TIME PERIOD: 

B7a. Does that regular payment include anything for:

	<u>YES</u>	<u>NO</u>
(1) Real estate taxes on the property?.....	1	2
(2) Fire and hazard insurance? .....	1	2
(3) An SID, or special improvement district? .....	1	2
(4) Does it include anything else? ( <input checked="" type="checkbox"/> What else is included?)		

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FOR MOBILE HOMES ONLY -- BUYERS OR OWNERS:

B7b. What about your mobile home lot -- do you pay for that separately, is it covered in your regular housing payment, or what?

1. PAY FOR IT  
SEPARATELY2. COVERED IN  
PAYMENT3. OTHER (*Explain*) B7c. What is the average monthly cost of the lot? (☒ What's your best estimate?)MONTHLY COST: 

B8. We need some information about other expenses related to housing -- what ones you have and what the estimated costs are. First, . . .

B8a. What is your estimate of the average monthly cost of electricity?MONTHLY AMOUNT: \$

B8b. (1) Do you use any natural gas?

<div data-bbox="231 208 399 278" style="border: 1px solid black; padding: 5px; width: fit-content;">1. YES</div> <div data-bbox="231 335 385 405" style="border: 1px solid black; padding: 5px; width: fit-content;">2. NO</div>	<div data-bbox="605 222 1252 260" style="border: none;">(2) What is the estimated <u>monthly</u> cost?</div> <div data-bbox="715 288 1237 373" style="border: 1px solid black; padding: 5px; width: fit-content;">MONTHLY AMOUNT: \$</div>
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B8c. (1) What about oil, coal, wood, and kerosene -- do you use any of these?

<div data-bbox="231 576 399 646" style="border: 1px solid black; padding: 5px; width: fit-content;">1. YES</div> <div data-bbox="231 703 385 773" style="border: 1px solid black; padding: 5px; width: fit-content;">2. NO</div>	<div data-bbox="605 590 1234 628" style="border: none;">(2) What is the estimated <u>yearly</u> cost?</div> <div data-bbox="715 656 1237 741" style="border: 1px solid black; padding: 5px; width: fit-content;">YEARLY AMOUNT: \$</div>
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B8d. (1) Do you pay anything now for water?

<div data-bbox="296 944 465 1013" style="border: 1px solid black; padding: 5px; width: fit-content;">1. YES</div> <div data-bbox="157 1087 581 1184" style="border: none;">(2) What is your estimate of the average <u>yearly</u> cost?</div>	<div data-bbox="667 944 964 1013" style="border: 1px solid black; padding: 5px; width: fit-content;">2. HAVE A WELL</div> <div data-bbox="673 1087 1190 1184" style="border: none;">(2) What is your average <u>yearly</u> cost to maintain your well and water supply?</div>	<div data-bbox="1154 944 1451 1043" style="border: 1px solid black; padding: 5px; width: fit-content;">3. OBTAINED AT NO CHARGE</div> <div data-bbox="1228 1041 1383 1069" style="border: none;"><i>GO TO B8e</i></div>
<div data-bbox="474 1216 1080 1302" style="border: 1px solid black; padding: 5px; width: fit-content;">YEARLY COST: \$</div>		

B8e. What about real estate taxes -- what is your estimate of the average yearly amount? (X) Well, what is your best guess?

YEARLY AMOUNT: \$

B8f. And fire and hazard insurance? What is your estimate of the average yearly cost? (X) What is your best guess?

<div data-bbox="299 1763 917 1848" style="border: 1px solid black; padding: 5px; width: fit-content;">YEARLY AMOUNT: \$</div>	<div data-bbox="1120 1763 1288 1858" style="border: 1px solid black; padding: 5px; width: fit-content;">DO NOT HAVE</div>
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B8g. (1) Are you paying anything now for an SID or special improvement district?

1. YES

(2) What is the estimated yearly charge for this?

2. NO

YEARLY AMOUNT: \$

B8h. (1) What about sewer service or sewage disposal -- do you pay anything for that?

1. YES

(2) What is the estimated yearly cost for this?

2. NO

YEARLY AMOUNT: \$

B8i. (1) And garbage and trash collection -- do you pay anything for that?

1. YES

(2) What is the estimated yearly cost for this?

2. NO

YEARLY AMOUNT: \$

B9. We need to get some idea of the estimated value of people's residential property -- that is, the housing structure and the lot. How much do you think the property would sell for on today's market? I'll read you the categories and you tell me which one you think is appropriate:

*READ EACH CATEGORY IN ORDER*

1. a. Under \$10,000

6. f. \$50,000 to \$59,900

2. b. \$10,000 to \$19,900

7. g. \$60,000 to \$74,900

3. c. \$20,000 to \$29,900

8. h. \$75,000 or over

4. d. \$30,000 to \$39,900

5. e. \$40,000 to \$49,900

0. NO RESPONSE; REFUSED

B10. Now I have some questions about the actual housing unit . . . .

When was the housing structure or building originally built -- in what year?

(*IF NOT SURE*: What's your best guess about the year it was built?)

YEAR  
BUILT:

B10a. And when did your family or household move in -- in what year?

(*NOT SURE*: Well, what's your best guess?)

YEAR  
MOVED  
IN:

B11. Now I need to know about the kitchen facilities in your (housing unit) -- do you have . . .

	<u>YES</u>	<u>NO</u>
(a) a kitchen sink with piped water? . . .	1	2
(b) a range or cook stove? . . . . .	1	2
(c) and, a refrigerator? . . . . .	1	2

*IF ALL  
"NO," GO  
TO B12*

*IF "YES" TO ANY ITEM IN B11:*

B11a. Are your kitchen facilities for your household only, or are they also used by another household?

1. THIS HH ONLY

2. USED BY ANOTHER HH

B12. This next set of questions is about plumbing facilities -- do you have hot and cold piped water in your (individual housing unit)?

1. YES

2. NO

B12a. Do you have a flush toilet in your (individual housing unit)?

1. YES

2. NO

GO TO B12c

B12b. Is it for your household only, or is it also used by another household?

1. THIS HH ONLY

2. USED BY ANOTHER HH

B12c. What about a bathtub or shower -- do you have one of these in your (housing unit)?

1. YES

2. NO

GO TO B13

B12d. Is it for your household only, or is it also used by another household?

1. THIS HH ONLY

2. USED BY ANOTHER HH

B13. Now, thinking about the number of rooms in your (housing unit) -- how many rooms are there altogether in your (housing unit)? Do not count bathrooms, open porches, balconies, foyers, halls, half-rooms, laundry or furnace rooms, unfinished attics or basements, other unfinished storage space, and areas like that.

NUMBER OF ROOMS:

B13a. How many of these rooms are bedrooms? This would include any rooms used mainly for sleeping even if they are also used for other purposes.

NUMBER OF BEDROOMS:

B13b. And how many bathrooms do you have?

NUMBER OF BATHROOMS:

B14. How is your (housing unit) heated? What kind of heating system or heating equipment is used? (*Record below. Look for, or probe for, whether heating system is central unit and built in.*)

☒ Can you tell me anything more about the heating system?

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FOR OFFICE USE ONLY. DO NOT READ. DO NOT USE AS PRELISTED RESPONSE ALTERNATIVES.

1. A central warm-air furnace with ducts in individual rooms, or a heat pump
2. Steam or hot water system
3. Built-in electric units (permanently installed in wall, ceiling, or baseboard)
4. Floor, wall, or pipeless furnace
5. Room heaters WITH flue or vent burning gas, oil, or kerosene
6. Room heaters WITHOUT flue or vent burning gas, oil, or kerosene
7. Fireplaces, stoves, or portable room heaters
8. Other heating system
9. Unit has no heating equipment/heating system



**INTERVIEWER:** Ask C1 first, beginning with the item marked with an [X]. If R says YES to C1, ask C1a next, and C1b (if applicable). Then go on to the next item in order, asking C1 first, then C1a and C1b as applicable. Continue through the entire list of 11 items in this manner.

C1. The following questions are concerned with different aspects of your present neighborhood. Here is a list of conditions which many people have on their streets. We would like to know which, if any, you have.

		IF "YES" IN C1:		IF "YES" IN C1a:			
		C1a. Does that bother you?		C1b. Is it so objectionable that you would like to move?			
Do you have . . .		NO	YES	NO	YES		
[ ]	(1) Street or highway noise? . . .	1	2	3	4	5	6
[ ]	(2) Heavy traffic? . . . . .	1	2	3	4	5	6
[ ]	(3) Streets or roads continually in need of repair, or open ditches? . . . . .	1	2	3	4	5	6
[ ]	(4) Roads impassable due to snow, water, etc.? . . . .	1	2	3	4	5	6
[ ]	(5) Poor street lighting? . . . .	1	2	3	4	5	6
[ ]	(6) Neighborhood crime? . . . . .	1	2	3	4	5	6
[ ]	(7) Trash, litter, or junk in the streets, or on empty lots, or on properties in this neighborhood? . . . . .	1	2	3	4	5	6
[ ]	(8) Occupied housing in rundown condition? . . . . .	1	2	3	4	5	6
[ ]	(9) Commercial, industrial, or other nonresidential activities? . . . . .	1	2	3	4	5	6
[ ]	(10) Odors, smoke, or gas? . . . .	1	2	3	4	5	6
[ ]	(11) Abandoned or boarded-up buildings? . . . . .	1	2	3	4	5	6

C2. Overall, how would you rate your neighborhood as a place to live -- would you say it is excellent, good, fair, or poor?

1. EXCELLENT

2. GOOD

3. FAIR

4. POOR



*INTERVIEWER: Ask C3 first, beginning with the item marked with an [X]. If R says YES to C3, ask C3a next, and C3b (if applicable). Then go on to the next item in order, asking C3 first, then C3a and C3b as applicable. Continue through the entire list of 9 items in this manner.*

C3. This next set of questions concerns your current housing. Here is a list of conditions which many people experience with their housing. We would like to know which, if any, you have.

		IF "YES" IN C3:		IF "YES" IN C3a:			
		C3a. Does that bother you?		C3b. Is it so objectionable that you would like to move?			
Do you have . . .		<u>NO</u>	<u>YES</u>	<u>NO</u>	<u>YES</u>		
[ ]	(1) Overcrowded housing? . . . .	1	2	3	4	5	6
[ ]	(2) Housing that is too expensive? . . . . .	1	2	3	4	5	6
[ ]	(3) Insufficient hot water? . . .	1	2	3	4	5	6
[ ]	(4) Poor insulation? . . . . .	1	2	3	4	5	6
[ ]	(5) A kitchen sink, refrigerator, or stove that is not in good working condition? . . .	1	2	3	4	5	6
[ ]	(6) A toilet that breaks down often or leaks? . . . . .	1	2	3	4	5	6
[ ]	(7) Inadequate heat in the winter? . . . . .	1	2	3	4	5	6
[ ]	(8) Housing that is in rundown condition? . . . . .	1	2	3	4	5	6
[ ]	(9) A need for storm windows? . .	1	2	3	4	5	6

C4. Overall, how would you rate your present housing as a place to live -- would you say it is excellent, good, fair, or poor?

1. EXCELLENT

2. GOOD

3. FAIR

4. POOR

C5. Within the past six months, have you made any effort to look for other housing -- that is, other than the housing you have now?

1. YES

GO TO C6

2. NO



C5a. Well, have you considered or thought about looking for other housing at all?

1. YES

GO TO C6

2. NO



C5b. Is there any particular reason why you haven't? (☒ Anything else?)

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INTERVIEWER: AFTER ASKING C5b, GO TO C9 on PAGE 17

C6. Why are you looking for other housing -- what is your major reason?

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C7. When would you want or need to have other housing -- by what date?

\_\_\_\_\_  
MONTH

\_\_\_\_\_  
YEAR

C8. What kind of housing structure do you prefer to live in -- a single-family house, a duplex, an apartment building, a mobile home, or what?

(RECORD IN GRID BELOW C9 -- DO NOT ASK C9)

IF NOT LOOKING, ETC.:

C9. If you were looking for other housing, what kind of housing structure would you be most interested in -- a single-family house, a duplex, an apartment building, a mobile home, or what?

(RECORD BELOW -- ONLY ONE RESPONSE)

TYPE OF HOUSING PREFERRED:

1. HOUSE	4. MOBILE HOME
2. DUPLEX	5. OTHER (Describe): _____
3. APARTMENT BUILDING	_____
	_____

C10. How many bedrooms would you need?

C11. And would you prefer to rent or buy?

1. RENT

2. BUY

C11a. Why is that -- why would you prefer to (rent/buy)?

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C11b. Given your household's current monthly income, what is the maximum you would be able to pay each month just for your housing unit? This would not include utilities, taxes, or anything like that -- just for the housing unit.

AMOUNT:

- C12. What about a condominium arrangement, where you would buy an apartment in an apartment complex rather than rent it. How would you feel about buying a condominium? (*Record below.*)

(☒) Why is that? (☒) Any particular reason? (☒) Anything else?)

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- C13. How would you feel about living in a mobile home in a planned mobile home park? This is an area that is zoned just for mobile homes and has utilities, laundry and recreation facilities, a central meeting room, and some shopping available. What are your feelings about that?

(☒) Why is that? (☒) Any particular reason? (☒) Anything else?)

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To finish up, we need some information about you and your household for classification purposes.

D1. What is the highest grade of school, or year of college, you completed?

GRADES OF SCHOOL													COLLEGE				
00	01	02	03	04	05	06	07	08	09	10	11	12	1	2	3	4	5+

D1a. Did you get a high school diploma or pass a high school equivalency test?

1. YES

2. NO

D1b. Do you have a college degree?

1. YES

2. NO

*GO TO D1d BELOW*

D1c. What degree is that? *(Specify associate, bachelor's, master's, etc.)*

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D1d. Have you had any other schooling?

1. YES

2. NO

*GO TO D2 ON P. 20*

D1e. What kind? \_\_\_\_\_

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D2. We are interested in your present job status. Are you working, retired, unemployed, a student, (a homemaker), or what?

*(Record EVERY category that applies. If more than one, record all and ask all appropriate branch questions. If WORKING and something else -- record all, ask any applicable branch questions (D2b for STUDENT), and then branch to D3, omitting D2c. If only one category, follow all branches as stated.)*

1. WORKING NOW; ON SICK  
LEAVE; ON STRIKE

TURN TO D3 ON P. 21

2. TEMPORARILY  
LAID OFF

GO TO D4 ON P. 22

3. UNEMPLOYED AND  
LOOKING FOR WORK

D2a. Have you ever done  
any work for pay?

1. YES

2. NO

TURN TO D4 ON P. 22

4. RETIRED OR  
DISABLED

GO TO D2c BELOW

5. STUDENT

D2b. Are you a full-time or a part-  
time student?

1. FULL-TIME

2. PART-TIME

6. HOMEMAKER OR  
OTHER (*Specify*):

\_\_\_\_\_  
\_\_\_\_\_

D2c. Are you doing any work for pay at the present time?

1. YES

TURN TO D3  
ON P. 21

2. NO

TURN TO D4 ON P. 22

- D3. About how many hours do you work for pay on your job in an average week? (If more than one job, refer to main job. Briefly explain any unusual situations.)

HOURS PER WEEK:

- D3a. What is your main occupation? (What sort of work do you do in your job?)

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- D3b. Tell me a little more about what you do in that job.

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- D3c. What kind of business is it in? (☒ What is the name of the firm?)

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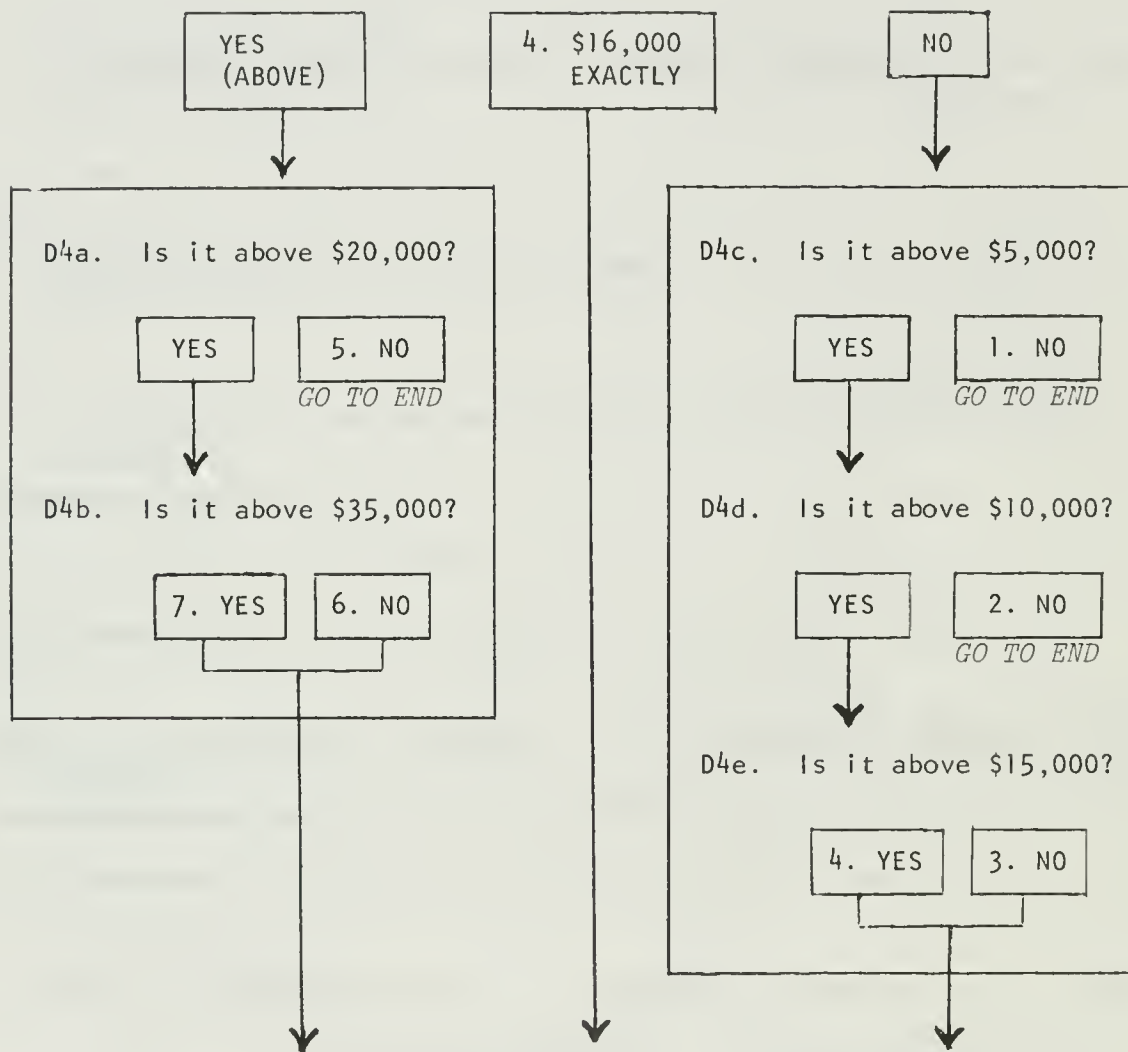
- D3d. Are you employed by someone else, are you self-employed, or what?

1. SOMEONE ELSE

2. SELF-EMPLOYED

- D4. Last of all, to get an accurate picture of people's financial situations, we need to know the income of all the households we interview -- this would be all the income you (and your family or household) receive in 1978, from all sources, not just from wages, and before any taxes and other deductions.

Will your total family or household income in 1978 be above \$16,000?



Those are all the questions I have. Thank you very much for taking the time to participate in the survey -- we appreciate your willingness to help.

EXACT TIME NOW:









